

# **Employee Benefits Guide**

**For Most City Employees\***

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2020

\* Includes: CMEOs, Fire Chiefs, General City Employees, Library employees, SPMA members, and members covered by Local 77 contracts for IT Professionals and Power Marketers

Updated: April 23, 2020



**Seattle**  
Human Resources

## **For assistance understanding the information in this document**

- **Need to speak with someone in a language other than English?** Call the Benefits Unit at 206-615-1340 and we will help you access Language Line Services. You will have access to an interpreter and a Benefits Unit staff member to answer your questions.
- **Hearing impaired?** If you use a TDD, the City provides interpretation services. Call 7-1-1 or 1-800-833-6384 on your TDD. You will be connected with the Washington Relay Service. Give them the number of the party you want to call. They will call the person for you, then interpret information from your TDD to the person you are calling.
- **Visually impaired?** This Employee Benefits Guide document is available in a larger font. To request an electronic copy, contact the Benefits Unit at 206-615-1340.
- **Would rather *hear* the information than *read* it?** If your understanding is improved by having someone read or paraphrase information for you, you are invited to attend a benefits orientation. Orientations cover all City benefits and provide ample time for questions. You can meet with the presenter after the session if you have additional questions or questions you would like to ask confidentially. Orientations are held every other week. Orientations are held every other week – enroll on [Employee Self-Service](#), Training section.

If additional help is needed or you would prefer to speak to someone confidentially, please call the Benefits Unit at 206-615-1340.

Please note: We have made every attempt to ensure the accuracy of this information. If there is any discrepancy between this booklet and the insurance contracts, other legal documents or the terms of an authorized collective bargaining agreement, the contracts, legal documents, and applicable collective bargaining agreements will always govern.

The City of Seattle intends to continue these plans indefinitely but reserves the right to amend or terminate them at any time in whole or part, for any reason, according to the amendment and termination procedures described in the legal documents. This booklet does not create a contract of employment with the City of Seattle.

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# Employee Responsibilities

Employees are responsible for making benefit elections or changes by their deadlines, including Open Enrollment. They must notify their department's benefits representative of any family or employment status changes that impact benefits such as marriage, legal separation, divorce, new or terminated domestic partnership, a birth or adoption, a leave of absence, or a death in the family. If you add a dependent to City benefits, you will receive a letter from Alight Solutions, the City's business partner, with information on how to verify eligibility by submitting required documents.

**New employee?** You are responsible for making your benefits elections within 30 days of your hire date.

**Adding a new family member** to your health care coverage and Flexible Spending Account? Contact your department's [benefits representative](#) within 30 days of marriage or new domestic partnership. You have 60 days to notify your representative of a birth or adoption for medical, dental or vision coverage; any FSA changes must be made within 30 days.

**Dropping a family member** from your health care coverage and Flexible Spending Account? Contact your department's [benefits representative](#) within 30 days of divorce, legal separation, or domestic partnership termination.

**Planning a leave of absence?** Contact your [benefits representative](#) about how it could affect your City benefits.

## **Designating or changing your beneficiary?**

- Life or Accidental Death & Dismemberment insurance - [Employee Self-Service](#)
- Retirement – contact the [Retirement Office](#)
- Sick leave - see your [benefits representative](#).
- Deferred Compensation – contact [Nationwide](#) or call (206) 447-1924

**Moving?** Update your address in [Employee Self-Service](#).

**Access benefits information from home** at [seattle.gov/human-resources/benefits](http://seattle.gov/human-resources/benefits).

# Eligibility and Coverage Information

The City of Seattle provides employees and their families a range of benefit options to support individual financial planning.

## Medical

The City offers regular employees and their families\* a choice among four medical plans:

- Aetna Preventive
- Aetna Traditional
- Kaiser Permanente Standard
- Kaiser Permanente Deductible

## Dental

The City offers regular employees and their family members\* dental coverage through Delta Dental of Washington and Dental Health Services.

## Vision

The City offers regular employees and their family members\* Basic and Buy-Up Vision plans through VSP.

## Life Insurance & Long-Term Disability (LTD)

The City offers Basic Long-Term Disability insurance and shares the cost of Basic Group Term Life insurance, both of which can be supplemented by the employee.

## Accidental Death & Dismemberment (AD&D)

The City offers an employee-paid group AD&D insurance plan.

## Flexible Spending Accounts (FSAs)

Employees can pay for employment-related day care costs and eligible health care expenses with up to \$2,700 for the health care account or \$5,000 for the day care account per year in pre-tax dollars. You may carry-over up to \$500 in unused health care FSA dollars into the next year as long as it results in a minimum balance of \$120.

## Deferred Compensation Plan

The City offers a "457 (b)"\*\* tax advantaged savings plan which allows employees to invest current, pre- and after-tax (Roth) earnings to generate additional retirement income.

## Employee Assistance Program (EAP)

The City provides an independent professional, confidential counseling service to assist employees with personal or work-related problems.

\*If you enroll a dependent, Alight Solutions, the City's business partner, will send a letter to your home within 2-3 weeks requesting documents that confirm the eligibility of your dependent. Thank you for participating! For additional information about the verification process, go [here](#).

\*\*A type of retirement savings plan available to state and local government employers.

# Eligibility and Coverage Information

## Eligibility for Regular Employees

If you are a regularly appointed employee in a full- or part-time position (scheduled to work at least 80 hours per month), you are eligible to participate in the medical, dental, vision, life, AD&D, LTD, FSA, deferred compensation and EAP plans.

## Eligible Family Members

The following family members\* are eligible to participate in the medical, dental, vision, supplemental life insurance, accident coverage, and EAP programs:

- Your spouse or domestic partner;
- Your birth or adopted children, or children placed for adoption;
- Children of your domestic partner who live with you;
- Stepchildren; or
- Any child for whom you are legal guardian or for whom coverage is required by a Qualified Medical Child Support Order.

## Child Eligibility

Please check child eligibility requirements below.\*,\*\*

Plan	Age	Other
Medical, Dental, Vision, and Flexible Spending Account	Up to age 26 (through age 25)	<u>Do not</u> have to be: -single -living with you -dependent on you for support  May have access to other coverage.
Supplemental GTL	Up to age 26 (through age 25)	<u>Do not</u> have to be: -single -living with you -dependent on you for support
AD&D	Up to age 26 (through age 25)	<u>Do not</u> have to be: -single -living with you -dependent on you for support

\*If you enroll a dependent, Alight Solutions will send a letter to your home within 2-3 weeks requesting documents that confirm the eligibility of your dependents. Additional information [here](#).

\*\*Coverage may continue for a handicapped/incapacitated child if the child becomes disabled prior to the limiting age, provided that proof of his or her fully handicapped/incapacitated status has been documented by a physician

# Eligibility and Coverage Information

## New Employee Enrollment

If you are a new employee, you must enroll in/apply for medical, dental, vision, life, AD&D, and/or supplemental LTD coverage **within 30 days of your hire date**. You have two enrollment options:

- 1) through [Employee Self-Service](#), which is preferred
- 2) if you have no access to a computer, submit a *Benefit Election Form* to your Department's [Human Resources Representative](#). If you choose paper forms, make sure they are completed, signed, and dated.

If you miss the deadline, you will be defaulted into certain benefits and ineligible for others. You must wait for the next Open Enrollment period to make changes.

If you do not enroll in life insurance when first eligible, you will be required to complete a *Medical History Statement* or *proof of good health* for the insurance carrier, and you are not guaranteed coverage as you are when first eligible. Supplemental disability insurance has a longer preexisting condition exclusion period if you do not enroll when first eligible and apply at a later date.

## When Coverage Begins

**You must enroll within 30 days of hire.** Coverage begins for you and your eligible family members on your first day of employment if that date is:

- the first calendar day of the month designated as a City business day, or
- the first calendar day of the month designated or recognized as the first working day for the shift to which you are assigned, whichever is later.

If your employment begins after this date, your coverage will begin the first day of the following month.

### What if I miss the enrollment deadline?

If you fail to enroll within 30 days of your hire date, you will automatically be enrolled for dental and basic vision coverage. Your dental coverage will default to the Delta Dental of Washington plan.

If you are newly eligible for health coverage and don't actively elect or waive medical coverage, you will automatically be enrolled in the Aetna Traditional employee only plan. This plan requires no premium contribution from you.

You also will need to meet additional requirements to enroll in Life Insurance and Long-Term Disability Supplemental Insurance (LTD) coverage at a later date. You will be required to submit a Medical History Statement and have it approved by the insurance company to be eligible for Life Insurance coverage. You may have an additional waiting period for LTD.



## Eligibility and Coverage Information

### Waiving Coverage

You have the option to decline medical coverage within 30 days of your hire date, during Open Enrollment, or within 30 days of a qualifying event. If you waive coverage, you may not cover dependents under the City's medical plans. You will not be charged premium payments if you decline medical coverage and will still be enrolled in the dental and basic vision plans because there is no employee premium contribution.

### How do I enroll my family members?

There are two opportunities to enroll family members:

- Open Enrollment
- Life Event or Family Status Change, for example:
  - Within 30 days of marriage, establishment of a domestic partnership, legal guardianship or a dependent losing coverage on another plan
  - Within 60 days of your child's birth or adoption event
  - Other examples of a Life Event or Family Status change can be found on Pages 6 and 7.

If you add a family member outside of Open Enrollment, you must complete a [Benefits Change Form](#) and submit it to your department's Benefits Representative. If you miss the enrollment deadline, you can enroll your family member(s) at the next open enrollment period, which is generally in the fall.

After you enroll a dependent, Alight Solutions, the City's business partner, will send a letter to your home within 2-3 weeks requesting documents that confirm the eligibility of your dependents. Additional information about the dependent eligibility verification process is [here](#).

Visit <https://www.seattle.gov/human-resources/benefits> for more information. Call your department's [human resources or benefits representative](#) or the City's Benefits Unit at 206-615-1340 if you have questions.

# Eligibility and Coverage Information

## How do I disenroll my family members?

If you need to remove a family member from coverage outside of Open Enrollment, submit a completed Benefit Election Form to your department's [benefits representative](#).

If you end your spouse or domestic partner's coverage due to a legal separation, divorce, or termination of the domestic partnership, submit a completed Statement of Termination of Marriage/ Domestic Partnership form or a Notice of Termination of State Registered Domestic Partnership within 30 days of the legal separation, divorce or domestic partnership termination.

There are two opportunities to change your benefit choices:

- Open Enrollment
- Within 30 days of a qualifying change in family or job status

## Changing Your Benefits

### Open Enrollment

Open Enrollment is held once each year in the fall. During this time, you can change your benefits plans, add and drop family members and add or drop coverages. If you make changes during Open Enrollment, your new coverage is effective on January 1 of the new (next) plan year. Increases in your Life insurance coverage are subject to the approval of your *Medical History Statement* by the life insurance carrier.

Open Enrollment is also the time to enroll in the Flexible Spending Account program (Health Care and Day Care). You must re-enroll every year, even if you had an account the previous year.

### Life Events/Family Status Changes that May Affect Your Benefits

You must enroll a new spouse or domestic partner and any dependents within 30 days of your marriage or establishment of a domestic partnership. You have 60 days to add a child acquired through birth, adoption or placement for adoption (This 60-day deadline does not apply to FSA changes.) *If you miss the deadline*, you can only add family members during the annual fall Open Enrollment period.

If you have a change in family status, you may be able to make a related change to your benefits. Several examples are on the next page. Contact your Human Resources representative if any of the following occur:

# Eligibility and Coverage Information

	<ul style="list-style-type: none"> <li>• You adopt a child - you may add coverage for that child (you may add coverage for your other dependents at that time).</li> <li>• Your child loses coverage under your spouse's coverage - you may add this child to your plan.</li> <li>• You get married or form a domestic partnership - you may enroll your new spouse or domestic partner and his/her eligible children.</li> <li>• Your spouse or domestic partner loses coverage due to termination of employment, change in employment status, or beginning an unpaid leave of absence – you may add your spouse or partner to the plan.</li> <li>• Your spouse or domestic partner gains coverage due to start of employment, change in employment status, or ending an unpaid leave of absence—you may drop your spouse or partner from the plan.</li> <li>• You get divorced, legally separate, or dissolve a domestic partnership – you must drop the spouse or domestic partner from the plan.</li> <li>• Your child no longer meets the age requirements for medical/dental/vision – your child will be dropped from coverage.</li> </ul>
<b>When Coverage Ends</b>	<p>Your medical/dental/vision, Basic and Supplemental Long-Term Disability, Basic and Supplemental Life and AD&amp;D coverages end on the last day of the calendar month in which you:</p> <ul style="list-style-type: none"> <li>• Are no longer eligible</li> <li>• Resign, retire or are terminated</li> <li>• Stop making any required payment.</li> </ul>
<b>Continuing Coverage Under COBRA</b>	<p>To help you continue your health coverage, Congress passed the Consolidated Omnibus Reconciliation Act (COBRA) in 1986. Under COBRA, you are eligible to purchase medical only, dental/vision only, or medical/dental/vision coverage under certain circumstances when your group health plan coverage with the City ends.</p> <p>If you are a City employee and have City medical, dental and vision coverage, you and your covered family members have the right to elect COBRA continuation coverage for up to 18 months if your coverage is lost because of one of these qualifying events:</p>

# Eligibility and Coverage Information

- Your employment ends for a reason other than gross misconduct
- Your work hours are reduced to the point where you no longer are eligible for benefits.

The 18-month COBRA continuation period may be extended to 29 months if you or a family member (who is a qualified beneficiary) is disabled according to Social Security at the time of one of the above qualifying events. This 11-month extension is available to all qualified beneficiaries who lose coverage due to termination of employment or a reduction of hours.

Covered family members have the right to choose COBRA continuation coverage for up to 36 months if coverage is lost for any of these qualifying events:

- Death of the employee
- Divorce or legal separation of the employee and spouse or dissolution of the domestic partnership.
- A child loses coverage (turns 26).

The Life, AD&D and disability plans have conversion options.

## Coverage through Health Insurance Exchange

As an alternative to COBRA, you may choose an individual medical plan through the health insurance exchange. Depending on your income and the number of dependents you cover, you may find a plan on the exchange that fits your coverage needs. Please note that if you enroll on an exchange plan, you will not be eligible for coverage on a City retiree medical plan in the future. More information at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org).

## Coverage through a City Retiree Plan

When you are eligible to retire, you will receive a packet of information about the City's retiree medical plans at your Retirement Office appointment. If you want to participate in a retiree medical plan instead of COBRA or a Health Insurance Exchange plan, be aware that you must choose a plan **at least 30 days before you retire**. In some cases, you can delay your enrollment in a City retiree medical plan if you are covered under another employer's plan. Contact the Benefits Unit at [Benefits.Unit@seattle.gov](mailto:Benefits.Unit@seattle.gov) for more information about the plans.

# Paying for Benefits

## Your Payroll Deductions

See page 24  
for medical  
premiums



### Medical, Dental and Vision

If you elect medical coverage, the City of Seattle pays most of the premium for you and your eligible, enrolled family members. The amount you pay depends on which plan you select and whether you cover a spouse or domestic partner.

Medical premiums are deducted each month on a pre-tax basis. (Premium amounts paid for a domestic partner cannot be taken on a pre-tax basis if your partner is not a dependent on your IRS tax form.)

Your share of the cost for your medical premium is taken in equal amounts from the first and second paychecks of the month during the month of coverage on a pre-tax basis. For example, premium deductions taken from your March paychecks provide for March coverage.

Dental and the Basic Vision plans are fully paid by the City for most employees. You can elect a Buy-Up Vision plan; you pay the premium for you and your eligible family members. The premium is deducted pre-tax in equal amounts from the first and second paychecks of the month.

### Life Insurance

Your basic and supplemental life insurance after-tax premium deductions are taken from your second paycheck of the month for the next month's coverage.

### Supplemental Long-Term Disability

Your Supplemental LTD after-tax premium deduction is taken from your second paycheck of the month for the next month's coverage. The amount you pay for Supplemental LTD coverage may vary each month because it is a percentage of your monthly earnings.

### Accidental Death and Dismemberment

Your AD&D after-tax premium deduction is taken from your first paycheck of the month for that month's coverage.

### Flexible Spending Accounts (Health Care & Day Care)

Your FSA pre-tax deduction is taken in equal amounts from your first and second paychecks each month.

# Benefits and Financial Planning

Because everyone's medical and financial situations are different, the City offers a variety of plans to help protect employees and their families from the financial hardship that unusual medical expenses can bring. The plans are designed to cover much of the cost of medically necessary health care services. However, employees still bear a portion of their medical service costs in the form of premiums, deductibles, copayments and coinsurance.

Since health care costs may be unanticipated, it makes sense to plan in advance and save for your out-of-pocket costs. If you can accurately anticipate some medical, dental and/or vision expenses for the following year – such as prescriptions, glasses, orthodontia, office visit copays and deductibles. The Health Care FSA is a tool to support your financial planning and maximize the value you get for dollars spent on health care. You can elect the Health Care FSA during Open Enrollment to set aside pre-tax dollars to pay for eligible out-of-pocket medical expenses for you and your family. Here are additional ways to cut costs and save money.

- Quit smoking and encourage your family to quit. Enroll in the City's free tobacco cessation program by calling Quit for Life at 1-866-QUIT-4-LIFE (1-866-784-8454). Your adult family members with City medical coverage may enroll.
- Be more active and eat nutrient dense food. Many diseases and conditions are preventable, and healthy behavior reduces your future health care costs and enhances your life now.
- Go to check ups and screenings. Have regularly scheduled physical examinations by your doctor, dentist, eye doctor and so on. Take advantage of free medical screenings, flu shots and go to the City's wellness and benefits fairs.
- Choose the best health plan for you and your family. There is more to selecting a good health plan *than just the payroll deduction*. If you are shopping for a health plan, compare the premiums along with the copayments and co-insurance and what is and is not covered by the various plans.
- Stay within the network. Look for doctors and health care providers that are within your plan's network. If you participate in an Aetna plan and require a specialist, make sure you use an Aexcel specialist, which will save you 10%.
- Review medical bills carefully. Billing errors can cost hundreds or even thousands of dollars. Contact the billing office if there is an error or you do not understand your bill. You may be able to negotiate fees and bills that you feel are too high.

# Medical Plan Options

## Medical Plans

The City offers four different medical plans:

- Aetna Preventive Plan
- Aetna Traditional Plan
- Kaiser Permanente Standard Plan
- Kaiser Permanente Deductible Plan

## How to Choose a Medical Plan

Plan features, coverages and costs vary. The plans with Aetna offer unlimited choice of doctors; coverage is higher if you use doctors in the Aetna network. The Kaiser Permanente plans require that you use their network of doctors, clinics, hospitals, and pharmacies, but offer a higher level of coverage.

Plans offering higher coverage (Aetna Preventive and Kaiser Permanente Standard) have lower copays but higher monthly premiums. The Aetna Traditional Plan has a larger annual deductible and lower or no monthly premiums.

When making your decisions, you should consider cost, choice, and coverage. Here are some questions to ask yourself:

- Do you want a plan that allows you to choose any doctor, hospital, or clinic (Aetna plans) or are you willing to stay within a network (Kaiser Permanente plans) and receive a higher level of coverage?
- Would you rather pay higher monthly premiums to have a small annual deductible (Aetna Preventive Plan) or no annual deductible (Kaiser Permanente Standard Plan) and smaller copays?
- Would you rather pay lower or no monthly premiums and have higher coinsurance and deductibles (Kaiser Permanente Deductible and Aetna Traditional plans)?

The following very brief plan descriptions may help you make these choices.

**New Employees:** Remember - You have 30 days from your hire date to enroll in the medical, dental, vision and most optional insurance plans.

# Medical Plan Options

<b>Aetna</b>	The City has two plans with Aetna — the Preventive Plan and the Traditional Plan. The plans use the Aetna provider network, and Aetna administers the claims.
<b>Preventive Plan</b>	This plan has a \$100 annual deductible per person (\$300 per family) and a \$15 copay for all office visits except preventive care (which is covered at 100%). The deductible applies to most services except where a copay applies. Most other services are covered at 90% after a copay if you use an Aetna network provider.
<b>Traditional Plan</b>	This plan has a \$400 annual deductible per person (\$1,200 per family). Most services are covered at 80% if you use an Aetna network provider. Most preventive care is not covered.
<b>What If I Don't Use the Aetna Network?</b>	If you choose a provider who is not in the network, you will pay a higher percentage of the visit cost. Prices charged by a non-network provider also are often higher than those charged by a network provider. If you use a non-network provider, you will pay 40% of the network service cost, and your doctor may charge you an additional amount above the network price.
<b>Aetna's Aexcel Network</b>	Aetna has a special sub-network, called the Aexcel network, which consists of doctors who specialize in such areas as cardiology, cardiothoracic surgery, gastroenterology, general surgery and obstetrics/ gynecology. Doctors were selected for this special network because they meet screening criteria in the areas of experience, performance, effectiveness, and efficiency. If you need care in one of these areas and you <b>do not</b> choose a doctor from the Aexcel network to provide that care, you will pay 10% higher coinsurance. You do not need a referral to see a specialist.
<b>Accolade</b>	Contact Accolade at 866-540-5418 or <a href="https://login.myacolade.com/login">https://login.myacolade.com/login</a> for customer service, support with treatment decisions, benefit coverage questions, help finding a doctor or specialist, claim denials or complaints, prescription plan and formulary questions.
<b>Aetna.com</b>	Locate detailed claim information at <a href="https://www.aetna.com">Aetna.com</a> .
<b>Teladoc</b>	Talk to a doctor anytime by phone or video. Be treated for health issues, including cold and flu symptoms, allergies and skin problems. You can also see a behavioral health provider and establish an ongoing relationship for issues such as depression and anxiety. Register at <a href="https://member.teladoc.com/signin">https://member.teladoc.com/signin</a> .
<b>Urgent Care</b>	Contact an Accolade Health Assistant at 866-540-5418 to find an urgent care facility near you. Or, log in to your account at <a href="https://www.aetna.com">Aetna.com</a> .



# Medical Plan Options

<b>Kaiser Permanente</b>	<p>Kaiser Permanente is a health maintenance organization which provides an integrated system of health care services. All services are delivered within Kaiser Permanente facilities or its contracted network providers. You must use Kaiser Permanente contracted providers and facilities unless a doctor refers you elsewhere. You do not need a physician's referral to see most Kaiser Permanente specialists.</p> <p>The City offers two plans through Kaiser Permanente.</p>
<b>Kaiser Permanente Standard Plan</b>	<p>This is a managed care plan with no deductible and an office copay of \$15. Most services are covered at 100% after payment of a copay. Preventive care is covered.</p>
<b>Kaiser Permanente Deductible Plan</b>	<p>This is a managed care plan with a \$200 annual deductible per person (\$600 per family) and a \$15 office copay. The deductible does not apply to ambulance service, prescription drugs, durable medical equipment, and preventive visits (preventive visits do have a copay). After the deductible is satisfied, most services are covered at 100% after the copayment.</p> <p>The health care website is at <a href="https://kp.org/wa">KP.org/wa</a>. Members can request appointments and exchange emails with their provider, view their online medical record, refill prescriptions online, and view lab and test reports. The provider and facility directory, and drug formulary are all accessible online. In addition, a mobile application is available.</p>
<b>Accolade</b>	<p>Accolade is a third-party resource that offers healthcare advocacy services at no cost. Kaiser members may use Accolade as a supplement to the Kaiser care team, member service and advice line. Contact Accolade at 866-540-5418 for health and benefits questions.</p>
<b>Health Profile</b>	<p>The plan has a health risk assessment called <i>Health Profile</i>. Members complete the profile online and receive a report and personalized action plan. Free healthy lifestyle coaching is available.</p>
<b>CareClinic</b>	<p>CareClinic is a walk-in health clinic in 15 Bartell Drugs locations. These clinics are for minor illnesses and injuries, like colds or coughs, eye or ear infections, vaccines for children, and sprains. Visit <a href="https://careclinic.org">careclinic.org</a> for locations.</p>
<b>Care Chat &amp; Online Visits</b>	<p>Care Chat is a free online messaging feature that lets you get real-time care from a provider. Access through your account at <a href="https://kp.org/wa">kp.org/wa</a>.</p>
<b>Consulting Nurse Service</b>	<p>Not sure what kind of care you need? Call Kaiser's Consulting Nurse Service 24/7 at 1-800-297-6877 (TTY 711).</p>

# Medical Plan Comparison Examples

The following table compares the plans in four different scenarios where employees would use services: a routine physical exam, a regular office visit (such as for an illness), outpatient treatment at a hospital, and surgery performed by a specialist. Costs for services are compared by plan. For a more complete summary of benefits by plan, see the table that follows this example.

	Preventive Plan		Traditional Plan		Kaiser Permanente	
	In-network	Out-of-network	In-network	Out-of-network	Deductible Plan	Standard Plan
<b>Individual deductible</b>	\$100	\$450	\$400	\$1,000	\$200	None
<b>Family deductible</b>	\$300	\$1,350	\$1,200	\$3,000	\$600	None
<b>Routine physical exam</b>	Paid at 100%	Paid at 60% after satisfaction of deductible for mammogram and ob/gyn exams only.	Paid at 80% after satisfaction of deductible for mammogram only. No other preventive care covered.	Paid at 60% after satisfaction of deductible for mammogram only. No other preventive care covered.	Paid at 100% after \$15 copay	Paid at 100% after \$15 copay
<b>Office visit</b>	Paid at 100% after \$15 copay	Paid at 60% after satisfaction of deductible	Paid at 80% after satisfaction of deductible	Paid at 60% after satisfaction of deductible	Paid at 100% after \$15 copay and satisfaction of deductible (copay applies to deductible)	Paid at 100% after \$15 copay
<b>Outpatient treatment at a hospital</b>	Physician charges paid at 100% after \$15 co-pay. After satisfaction of deductible, other charges paid at 90%.	After satisfaction of deductible, physician and other charges paid at 60%.	After satisfaction of deductible, physician and other charges paid at 80%.	After satisfaction of deductible, physician and other charges paid at 60%	After satisfaction of deductible and \$15 copay (copay applies to the deductible), physician and other charges paid at 100%.	Paid at 100% after \$15 copay.
<b>Inpatient Surgery performed by a specialist in one of the 12 Aexcel specialty areas</b>	<b><u>Aexcel specialist:</u></b> Paid at 90% after \$200 inpatient copay  <b><u>Non-Aexcel specialist:</u></b> Paid at 80% after \$200 inpatient copay	Paid at 60% after \$200 inpatient copay and satisfaction of deductible.	<b><u>Aexcel specialist:</u></b> Paid at 80% after \$200 copay.  <b><u>Non-Aexcel</u></b> Paid at 70% after \$200 copay.	Paid at 60% after \$200 inpatient copay and satisfaction of deductible.	Paid at 100% after satisfaction of deductible.	Paid at 100% after \$200 inpatient copay

## 2020 Medical Benefits Highlights - Most City of Seattle Employees

The purpose of this document is to help you make decisions; it is not a contract. Details are provided in your medical plan booklet at <https://www.seattle.gov/human-resources/benefits/employees-and-covered-family-members/most-employees-plans>.

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
<b>Deductible</b> (per calendar year)					
No Deductible	\$200 per person \$600 per family Deductible applies as noted except for prescriptions, preventive visits, ambulance, and durable medical equipment.	\$400 per person \$1,200 per family  Deductible applies to most services, except as noted. Deductible does not apply for prescriptions or when the Inpatient co-pay or emergency room co-pay applies.	\$1,000 per person \$3,000 per family  Deductible applies to most services, except as noted. Deductible does not apply for prescriptions or when the Inpatient co-pay or emergency room co-pay applies.	\$100 per person \$300 per family  Deductible applies to most services, except as noted. Deductible does not apply for prescriptions or when the Inpatient co-pay or emergency room co-pay applies.	\$450 per person \$1,350 per family  Deductible applies to most services, except as noted. Deductible does not apply for prescriptions or when the Inpatient co-pay or emergency room co-pay applies.
<b>Annual Out of Pocket Maximum (OOP Max)</b> includes medical coinsurance. Excludes the deductible and prescription drug copays/coinsurance.					
Includes medical copays		Excludes copays		Excludes copays	
\$2,000 per person	\$2,000 per person	\$1,000 per person	\$2,000 per person**	\$2,000 per person	\$3,000 per person*
\$4,000 per family	\$6,000 per family	\$3,000 per family	\$6,000 per family*	\$4,000 per family	\$6,000 per family*
<b>Total Out of Pocket Maximum</b> includes medical coinsurance and the deductible. Excludes prescription drug copays/coinsurance.					
Includes medical copays		Excludes copays		Excludes copays	
\$2,000 per person	\$2,000 per person	\$1,400 per person	\$3,000 per person	\$2,100 per person	\$3,450 per person
\$4,000 per family	\$6,000 per family	\$4,200 per family	\$9,000 per family	\$4,300 per family	\$7,350 per family
<b>Hospital Copay</b>					
\$200 per admission	Deductible applies	\$200 copay per admission	\$200 copay per admission	\$200 copay per admission	\$200 copay per admission
<b>Hospital Pre-admission Authorization</b>					
Except for maternity or emergency admissions, must be authorized by Kaiser Permanente		Except for maternity or emergency admissions, your physician must contact Aetna prior to your admission. Member responsible for obtaining precertification of out-of-network care.		Except for maternity or emergency admissions, your physician must contact Aetna prior to your admission. Member responsible for obtaining precertification of out-of-network care.	

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
Choice of Providers					
All care and services provided at Kaiser Permanente Facilities or network providers Members may self-refer to most Kaiser Permanente specialists.		Aetna contracted providers. No primary care physician selection or referrals required. Aexcel*** specialists must be used in designated specialty areas to receive the maximum benefit.	Any licensed, qualified provider of your choice. Expenses paid based on recognized charges*. You pay the difference between recognized and billed charges.	Aetna contracted providers. No primary care physician selection or referrals required. Aexcel** specialists must be used in designated specialty areas to receive the maximum benefit.	Any licensed, qualified provider of your choice. Expenses paid based on recognized charges*. You pay the difference between recognized and billed charges.
COVERED EXPENSES					
Acupuncture					
\$15 copay for up to 8 visits per medical diagnosis per calendar year. Additional visits when approved.	\$15 copay for up to 8 visits per medical diagnosis per calendar year. Additional visits when approved. Deductible applies.	Paid at 80%	Paid at 60%	Paid at 100% after \$15 copay	Paid at 60%
		Up to 12 visits per calendar year in- and out-of-network combined		Up to 20 visits per calendar year in- and out-of-network combined	
Alcohol/Drug Abuse Treatment (inpatient)					
Paid at 100% after \$200 copay per admission	Paid at 100% after deductible	Paid at 80% after \$200 copay	Paid at 60% after \$200 copay	Paid at 90% after \$200 copay	Paid at 60% after \$200 copay
		Review and coordination of care in complex situations including residential treatment centers and partial hospitalization		Review and coordination of care in complex situations including residential treatment centers and partial hospitalization	
Alcohol/Drug Abuse Treatment (outpatient)					
Paid at 100% after \$15 copay	Paid at 100% after \$15 co-pay Deductible applies	Paid at 80%	Paid at 60%	Paid at 100% after \$15 copay	Paid at 60%
		Additional focus on review and coordination of care in complex situations including psychological testing, neurological testing and intensive outpatient.		Additional focus on review and coordination of care in complex situations including psychological testing, neurological testing and intensive outpatient.	

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
<b>Contraceptives</b>					
For contraceptive drugs and devices, see Prescription Drug benefit		IUDs and Depo Provera covered as medical benefits. See Prescription Drug benefit.		IUDs and Depo Provera covered as medical benefits. See Prescription Drug benefit.	
<b>Durable Medical Equipment</b>					
Paid at 80%	Paid at 80%	Paid at 80%	Paid at 60%	Paid at 90%	Paid at 60%
		Breast pump covered at 100% through DME provider		Breast pump covered at 100% through DME provider	
<b>Emergency Medical Care</b>					
<b>➤ Urgent Care Clinic</b>					
Paid at 100% after \$15 copay	\$15 copay Deductible applies	Paid at 80%	Paid at 60%	Paid at 100% after \$15 copay (no fee for preventive care)	Paid at 60%
<b>➤ Emergency Room (copays waived if admitted)</b>					
Kaiser Permanente facility: \$100 copay Non-Kaiser Permanente facility: \$150 copay	Kaiser Permanente facility: \$100 copay Non-Kaiser Permanente facility: \$150 copay Deductible applies	Paid at 80% after \$150 copay	Paid at 80% after \$150 copay. If non-emergency, paid at 60% after copay.	Paid at 90% after \$150 copay	Paid at 90% after \$150 copay If non-emergency, paid at 60% after copay
<b>➤ Ambulance</b>					
Paid at 80%.	Paid at 80%.	Paid at 80% when medically necessary. Non-emergency transportation must be approved in advance by Aetna.		Paid at 90% when medically necessary. Non-emergency transportation must be approved in advance by Aetna.	
<b>Gender Reassignment Services</b>					
Covered as any other service; copays/coinsurance depending on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.
<b>Hearing Aids (per ear, every 36 months)</b>					
Up to \$1,000	Up to \$1,000	Up to \$1,000	Up to \$1,000	Up to \$1,000	Up to \$1,000
		In-network coinsurance applies whether purchased in- or out-of-network. Deductible does not apply.		In-network coinsurance applies whether purchased in- or out-of-network. Deductible does not apply.	
<b>Home Health Care</b>					
Paid at 100% when authorized. No visit limit	Paid at 100% when authorized.	Paid at 80%	Paid at 60%	Paid at 90%	Paid at 60%

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
No visit limit		Maximum benefit of 130 visits per calendar year for in- and out-of-network combined		Maximum benefit of 130 visits per calendar year for in- and out-of-network combined	
Hospital Inpatient					
Paid at 100% after \$200 copay per admission	Paid at 100% after deductible	Paid at 80% after \$200 copay. Physician services paid at 70% if Aexcel** specialist not used in specialty areas.	Paid at 60% after \$200 copay	Paid at 90% after \$200 copay. Physician services paid at 80% if Aexcel** specialist not used in specialty areas.	Paid at 60% after \$200 copay
Hospital Outpatient					
Paid at 100% after \$15 copay	\$15 copay Deductible applies	Paid at 80% after deductible. Physician services paid at 70% if Aexcel** specialist is not used in specialty areas.	Paid at 60% after satisfaction of deductible	Paid at 90% after deductible. Physician services paid at 80% if Aexcel** specialist is not used in specialty areas.	Paid at 60% after satisfaction of deductible
Hospice					
Paid at 100% when authorized	Paid at 100% when authorized	Paid at 80%	Paid at 60%	Paid at 90%	Not covered
Infertility Services					
Procedures covered are artificial insemination and ovulation induction. Copays/coinsurance depend on type and location of service provided. \$10,000 lifetime maximum benefit.	Procedures covered are artificial insemination and ovulation induction. Copays/coinsurance depend on type and location of service provided. \$10,000 lifetime maximum benefit.	Procedures covered are artificial insemination and ovulation induction. Copays/coinsurance depend on type and location of service provided. \$10,000 lifetime maximum benefit.	Procedures covered are artificial insemination and ovulation induction. Copays/coinsurance depend on type and location of service provided. \$10,000 lifetime maximum benefit.	Procedures covered are artificial insemination and ovulation induction. Copays/coinsurance depend on type and location of service provided. \$10,000 lifetime maximum benefit.	Procedures covered are artificial insemination and ovulation induction. Copays/coinsurance depend on type and location of service provided. \$10,000 lifetime maximum benefit.
Maternity Care (delivery & related hospital)					
Paid at 100% after \$200 copay per admission	Deductible applies.	Paid at 80% after \$200 copay	Paid at 60% after \$200 copay	Paid at 90% after \$200 copay	Paid at 60% after \$200 copay

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
<b>Maternity Care</b> (prenatal and postpartum)					
Paid at 100% after \$15 copay Routine care not subject to outpatient services copay.	\$15 copay Deductible applies. Routine care not subject to outpatient services copay.	Paid at 80%	Paid at 60%	Paid 100% after one \$15 copay	Paid at 60%
<b>Mental Health Care</b> (inpatient)					
Paid at 100% after \$200 copay	Paid at 100% after deductible	Paid at 80% after \$200 copay  Review and coordination of care in complex situations including residential treatment centers and partial hospitalization.	Paid at 60% after \$200 copay  Review and coordination of care in complex situations including residential treatment centers and partial hospitalization.	Paid at 90% after \$200 copay  Review and coordination of care in complex situations including residential treatment centers and partial hospitalization.	Paid at 60% after \$200 copay
<b>Mental Health Care</b> (outpatient)					
Paid at 100% after \$15 copay per session.	\$15 copay per session. Deductible applies.	Paid at 80%  Ongoing consultation with a behavioral health provider by web, phone or mobile device through Teledoc.  Additional focus on review and coordination of care in complex situations including psychological testing, neurological testing and intensive outpatient.	Paid at 80%	Paid at 100% after \$15 copay  Ongoing consultation with a behavioral health provider by web, phone or mobile device through Teledoc.  Additional focus on review and coordination of care in complex situations including psychological testing, neurological testing and intensive outpatient.	Paid at 60% after deductible

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
Physician Office Visit					
Paid at 100% after \$15 copay.	Paid at 100% after \$15 copay. Deductible applies	Paid at 80%  Additional access to medical consultation with a physician by web, phone or mobile device for selected short-term services through Teladoc.	Paid at 60%	Paid at 100% after \$15 copay per visit (waived for preventive care)  Additional access to medical consultation with a physician by web, phone or mobile device for selected short-term services through Teladoc.	Paid at 60%
Prescription Drugs (retail)					
For a 30-day supply: <b>Generic:</b> \$15 copay. Generic contraceptive drugs paid at 100%. <b>Brand:</b> \$30 copay Brand contraceptive drugs and devices subject to copay	For a 30-day supply: <b>Generic:</b> \$15 copay. Generic contraceptive drugs paid at 100%. <b>Brand:</b> \$30 copay Brand contraceptive drugs and devices subject to copay	For a 31-day supply: <b>Generic:</b> 30% coinsurance. Generic contraceptive drugs paid at 100%. <b>Brand:</b> 40% coinsurance The minimum coinsurance is \$10, or actual cost of the drug if less. Maximum is \$100 per drug.	Not covered	For a 31-day supply: <b>Generic:</b> 30% coinsurance Generic contraceptive drugs paid at 100%. <b>Brand:</b> 40% coinsurance The minimum coinsurance is \$10, or actual cost of the drug if less. Maximum is \$100 per drug.	Not covered
Smoking cessation prescription drugs not subject to pharmacy copay.	Smoking cessation prescription drugs not subject to pharmacy copay.	Coinsurance applies to the prescription \$1,200 out-of-pocket annual maximum per person, \$3,600 per family. Prescription Allowance on all non-sedating antihistamines (for allergy symptoms) and Proton Pump Inhibitors (for heartburn relief and ulcer treatment). City pays \$20 per month, and plan participant pays remaining; some over the counter medications are also included. \$5 copay for generic diabetic drugs and supplies, \$15 copay for brand. Many contraceptive products are covered. IUDs and Depo Provera covered under the medical plan benefit. Coinsurance for asthma, anti-high cholesterol, and tobacco cessation drugs 10% for generic and 20% for brand pharmacy.			
Prescription Drugs (mail order)					
For a 90-day supply: <b>Generic:</b> \$45 copay. Generic contraceptive drugs paid at 100%. <b>Brand:</b> \$90 copay	For a 90-day supply: <b>Generic:</b> \$30 copay. Generic contraceptive drugs paid at 100%. <b>Brand:</b> \$60 copay	For a 90-day supply: <b>Generic:</b> 30% coinsurance. Generic contraceptive drugs paid at 100%.	Not Covered	For a 90-day supply: <b>Generic:</b> 30% coinsurance. Generic contraceptive drugs paid at 100%.	Not Covered



Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
Contraceptive drugs and devices are covered subject to the pharmacy copay.		Brand: 40% coinsurance Minimum is \$20 or double the cost of the drug if less. The maximum is \$200 per drug.		Brand: 40% coinsurance Minimum is \$20 or double the cost of the drug if less. The maximum is \$200 per drug.	
Preventive Care					
Paid at 100% after \$15 copay	Paid at 100% after \$15 copay	Mammograms paid at 80%.  No other preventive services are covered	Mammograms paid at 60%	Paid at 100% (copay waived) Covers adult physical and well child exams, immunizations, digital rectal exams/prostate-specific antigen test, colorectal cancer screening.	Paid at 60% for well woman care and mammograms  No other preventive services covered
Rehabilitation Services (inpatient)					
Paid at 100% after \$200 copay per admission  Maximum of 60 days per calendar year (combined with other therapy benefits)	Paid at 100% after deductible.	Paid at 80% after \$200 copay	Paid at 60% after \$200 copay	Paid at 90% after \$200 copay  Maximum of 120 days per calendar year for skilled nursing and rehab services in- and out-of-network combined	Paid at 60% after \$200 copay
Rehabilitation Services (outpatient)					
Paid at 100% after \$15 copay  Maximum of 60 visits per calendar year (combined with other therapy benefits)	\$15 copay Deductible applies.	Paid at 80%  Twenty-five visits per calendar year for physical, massage and occupational therapy. Additional visits may be covered if deemed medically necessary. Coinsurance does not apply to OOP Max.	Paid at 60%	Paid at 100% after \$15 copay Twenty-five visits per calendar year for physical, massage and occupational therapy. Additional visits may be covered if deemed medically necessary.	Paid at 60%
Skilled Nursing Facility					
Paid at 100%. 60-day maximum per calendar year.	Paid at 100% after deductible. 60-day maximum per calendar year.	Paid at 80% after \$200 copay  Maximum of 90 days per calendar year for in- and out-of-network combined	Paid at 60% after \$200 copay	Paid at 90% after \$200 copay  Maximum of 120 days per calendar year for rehab services and skilled nursing in- and out-of-network combined	Paid at 60% after \$200 copay

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
<b>Smoking Cessation</b>					
Paid at 100% for individual or group sessions Nicotine replacement therapy included in Prescription Drug benefit	Paid at 100% for individual or group sessions	Lifetime maximum of one 90-day supply of aids or drugs. Coinsurance 10% generic, 20% brand. See Prescription Drugs.	Not covered	Smoking cessation prescription drugs covered subject to 10% generic, 20% brand drug coinsurance.	Not covered
<b>Spinal Manipulations</b>					
Paid at 100% after \$15 copay  Self-referral to Kaiser Permanente designated providers. Must meet Kaiser Permanente protocol. Maximum of 10 visits per calendar year.	\$15 copay. Deductible applies.	Paid at 80%  Maximum of 10 visits per calendar year for in-network and out-of-network combined.	Paid at 60%	Paid at 100% after \$15 copay  Maximum of 20 visits per calendar year for in-network and out-of-network combined.	Paid at 60%
<b>Sterilization Procedures</b>					
Inpatient: Paid at 100% after \$200 copay  Outpatient: Paid at 100% after \$15 copay	Inpatient: Paid at 100%  Outpatient: \$15 copay Deductible applies	Inpatient: Paid at 80% after \$200 copay  Outpatient: Paid at 80%	Inpatient: Paid at 60% after \$200 copay  Outpatient: Paid at 60%	Inpatient: Paid at 90% after \$200 copay  Outpatient: Paid at 90%	Inpatient: Paid at 60% after \$200 copay Outpatient: Paid at 60%
<b>Temporomandibular Joint Services</b>					
Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.  \$5,000 lifetime maximum for non-surgical services in- and out-of-network combined	Covered as any other service; copays/coinsurance depend on type and location of service provided.	Covered as any other service; copays/coinsurance depend on type and location of service provided.  \$5,000 lifetime maximum for non-surgical services in- and out-of-network combined	Covered as any other service; copays/coinsurance depend on type and location of service provided.

Kaiser Permanente*		City of Seattle Traditional Plan*		City of Seattle Preventive Plan*	
Standard Plan	Deductible Plan	Aetna In-Network	Out-of-Network	Aetna In-Network	Out-of-Network
Tooth Injury (due to accident)					
Not covered	Not covered	Inpatient: Paid at 80% after \$200 copay Outpatient: Paid at 80%	Inpatient: Paid at 60% after \$200 copay Outpatient: Paid at 60%	Inpatient: Paid at 90% after \$200 copay Outpatient: Paid at 100%after \$15 copay for office visit. Other charges paid at 90%	Inpatient: Paid at 60% after \$200 copay Outpatient: Paid at 60%
Vision Exam/Hardware					
Exam: Paid at 100% after \$15 copay. One exam every 12 months. Hardware: Not covered.	Exam: Paid at 100% after \$15 copay. One exam every 12 months. Hardware: Not covered.	Covered under VSP.		Covered under VSP.	
X-ray and Lab Tests					
Paid at 100%	Paid at 100% Deductible applies	Paid at 80% Provider responsible for obtaining precertification of high tech radiology	Paid at 60%	Paid at 90% Provider responsible for obtaining precertification of high tech radiology	Paid at 60%

- \* a. Coverage for any service is subject to the carrier's determination of medical necessity and adherence to their clinical policy guidelines.  
b. Accolade advocacy services will be available to assist you and your covered family members find providers; deal with billing, claim and appeals problems; understand diagnoses and treatment options and manage chronic diseases.
- \*\* Applies to Aetna -- Recognized charges are the lower of the provider's usual charge for performing a service, and the charge Aetna determines to be the recognized charge percentage in the geographic area where the service is provided.
- \*\*\* Applies to Aetna – Aexcel network, a specialty network of doctors in 13 specialty areas. The coinsurance level will drop 10% for non-Aexcel doctors in the 13 specialty areas (coinsurance applies to in-network, out-of-pocket maximum). Call Accolade for more information about the Aexcel network.

**Plan details are in your medical plan booklet at [seattle.gov/human-resources/benefits/employees-and-covered-family-members](https://seattle.gov/human-resources/benefits/employees-and-covered-family-members). This document is not a contract.**

# Health Care Premiums

## 2020 Premium Sharing

Effective January 1, 2020, you will pay the monthly premium amount listed below. The table also shows the total premium amount each month for each employee's coverage and the City's contribution.

	<b>Total Monthly Premium</b>	<b>Employee, with or without children</b>		<b>Employee with Spouse/Domestic Partner, with or without children</b>	
		<b>City Pays</b>	<b>Employee Pays*</b>	<b>City Pays</b>	<b>Employee Pays*</b>
<b>Medical Plan</b>					
City of Seattle Preventive	\$1,555.93	\$1,507.81	\$48.12	\$1,457.43	\$98.50
City of Seattle Traditional	\$1,409.38	\$1,409.38	\$ 0.00	\$1,377.04	\$32.34
Kaiser Permanente Standard	\$1,234.80	\$1,186.40	\$48.40	\$1,134.90	\$99.90
Kaiser Permanente Deductible	\$1,137.99	\$1,112.99	\$25.00	\$1,081.07	\$56.92

Your premium will be divided into two equal payments and taken from the first two paychecks of the month for the current month's coverage. (For example, deductions taken in January will pay for January coverage.) No premiums are deducted from the third paycheck. Premiums are deducted on a pre-tax basis, reducing your taxable income.

\*Provided they are IRS tax dependents.

# Health Care Premiums

## Enrolling Spouse/DP

To cover a spouse or domestic partner (and tax dependents of your domestic partner), you must complete a Benefit Election form and an Affidavit of Marriage/ Domestic Partnership.

## Spouse/DP/ Dependents Who are IRS Tax Dependents

If they are IRS tax dependents, the rate information on the previous page applies. If you enroll your domestic partner and your domestic partner's children, you will be taxed on the value of their medical coverage if they are not your tax dependents. (The value of the benefits will be imputed to your gross income.)

## DP/Dependents Who are Not IRS Tax Dependents

### After Tax Premium Contributions

If you choose to cover a domestic partner **who is not your IRS tax dependent**, the portion of the premium deducted from your paycheck (your contribution) that pays for his/her coverage must be taken "after tax" to comply with IRS regulations. The column headed "**Monthly Premium Contributions Taken After Taxes**" shows the portion of your monthly premium contribution that will be deducted from your paycheck after taxes are calculated.

Medical Plans	Monthly Premium Contribution Taken After Taxes for Domestic Partner
City of Seattle Preventive	\$50.38
City of Seattle Traditional	\$32.34
Kaiser Permanente Standard	\$51.50
Kaiser Permanente Deductible	\$31.92

### Imputed Income for Value of Health Coverage

In addition, if your domestic partner or your partner's non-IRS tax dependent's children do not qualify as your IRS tax dependents, you will also be taxed on the City-paid **value** of their medical, dental and vision coverage as required by IRS regulations. The following amounts will be listed on your paycheck as taxable income each month and are subject to federal income and Social Security tax withholding. These values have been adjusted to reflect the premium amounts taken after-tax (as explained above) so you are not taxed twice.

# Health Care Premiums

**DP/Dependents  
Who are Not  
IRS Tax  
Dependents  
(cont'd.)**

**Taxable Benefit  
Amount – (with  
DDWA)**

## **Domestic Partner Coverage Information**

If your domestic partner or your partner's non-IRS tax dependent's children do not qualify as your IRS tax dependents, the following amounts will be listed on your paycheck as taxable income each month and are subject to federal income and Social Security tax withholding. (These values have been adjusted to reflect the premium amounts taken after-tax so you are not taxed twice.)

## **Medical/Dental/Vision Coverage Values with Delta Dental of Washington Service Coverage**

### **2020 Monthly Taxable Values of City Coverage Provided to:**

Your Non-IRS Tax Dependent Domestic Partner  
Your Domestic Partner's Non-IRS Tax Dependent's Child

<b>Type of Coverage</b>	<b>Domestic Partner Taxable Amount</b>	<b>Taxable Amount Per Child</b>
Preventive Plan	\$702.72	\$602.48
Traditional Plan	\$649.82	\$545.73
Kaiser Permanente Standard	\$546.16	\$478.13
Kaiser Permanente Deductible	\$518.89	\$440.65
DDWA Coverage	\$51.85	\$36.29
Vision Coverage	\$4.33	\$3.03
Buy-Up Vision Plan	\$9.07	\$6.35

### **Total Taxable Value with DDWA & VSP Basic Plan**

Preventive Plan	\$758.90	\$641.80
Traditional Plan	\$706.00	\$585.05
Kaiser Permanente Standard Plan	\$602.34	\$517.45
Kaiser Permanente Deductible Plan	\$575.07	\$479.97

### **Total Taxable Value with DDWA and VSP Buy-Up Plan**

Preventive Plan	\$763.64	\$645.12
Traditional Plan	\$710.74	\$588.37
Kaiser Permanente Standard Plan	\$607.08	\$520.77
Kaiser Permanente Deductible Plan	\$579.81	\$483.29

# Health Care Premiums

**DP/Dependents  
Who are Not  
IRS Tax  
Dependents  
(cont'd.)**

**Taxable Benefit  
Amount – (with  
DHS)**

## Medical/Dental/Vision Coverage Values with Dental Health Services Coverage

### 2020 Monthly Taxable Values of City Coverage Provided to: Your Non-IRS Tax Dependent Domestic Partner Your Domestic Partner's Non-IRS Tax Dependent's Child

Type of Coverage	Domestic Partner Taxable Amount	Taxable Amount Per Child
Preventive Plan	\$702.72	\$602.48
Traditional Plan	\$649.82	\$545.73
Kaiser Permanente Standard Plan	\$546.16	\$478.13
Kaiser Permanente Deductible Plan	\$518.89	\$440.65
DHS Coverage	\$68.76	\$48.13
Basic Vision Plan	\$4.33	\$3.03
Buy-Up Vision Plan	\$9.07	\$6.35
<b>Total Taxable Value with DHS &amp; VSP Basic Plan</b>		
Preventive Plan	\$775.81	\$653.64
Traditional Plan	\$722.91	\$596.89
Kaiser Permanente Standard Plan	\$619.25	\$529.29
Kaiser Permanente Deductible Plan	\$591.98	\$491.81
<b>Total Taxable Value With DHS &amp; VSP Buy-Up Plan</b>		
Preventive Plan	\$780.55	\$656.96
Traditional Plan	\$727.65	\$600.21
Kaiser Permanente Standard Plan	\$623.99	\$532.61
Kaiser Permanente Deductible Plan	\$596.72	\$495.13

# Prescription Drug Coverage

## Prescription Drug Retail Program

Aetna classifies medications into three tiers:

- Generic
- Preferred brand-name
- Non-preferred brand-name

Kaiser Permanente uses two classifications:

- Generic
- Preferred brand-name (no coverage for non-preferred brands)

### Preventive and Traditional Plans (Aetna)

With the Aetna plans, you pay 30% of the actual cost for generic drugs, and 40% for preferred and non-preferred brand-name drugs, up to a maximum of \$100 per drug per month. There is a \$1,200 annual out-of-pocket maximum per member for retail and mail order drugs.

The Aetna formulary is *Premier Plus Plans*. This formulary provides a list of drugs covered under your plan. You can search for specific drugs at: <https://www.aetna.com/individuals-families/find-a-medication.html>.

Present your medical plan ID card at any Aetna network retail pharmacy. Prescriptions filled at a non-network pharmacy will not be covered. You may contact the toll-free Member Services number on the back of your ID card to find a participating pharmacy, or check the website [Aetna.com](https://www.aetna.com)

### Kaiser Permanente Plans

You are responsible for a \$15 copay for generic drugs and a \$30 copay for brand name drugs. All prescriptions must be filled at a Kaiser Permanente pharmacy. Prescriptions filled at any non-Kaiser Permanente pharmacy will not be covered.

If you access care at a Bartell CareClinic and are prescribed a medication which is filled by that store's pharmacy, your prescription copays would apply for the initial script. Any refills of that medication would need to be through a Kaiser Permanente facility or mail-order pharmacy.

The Kaiser Permanente formulary is the *Drug Formulary for Large Employers 1- or 2-Tier In-Network Pharmacy Benefit*. The formulary provides a list of drugs covered under your plan. You can search for specific drugs at [wa.kaiserpermanente.org/html/public/pharmacy/drug-formulary](https://www.kaiserpermanente.org/html/public/pharmacy/drug-formulary).

See next page for more detailed information about prescription drug coverage.



# Prescription Drug Coverage Comparison

<b>Plan Features</b>	<b>Kaiser Permanente Standard</b>	<b>Kaiser Permanente Deductible</b>	<b>Aetna Preventive</b>	<b>Aetna Traditional</b>
<b>Annual out-of-pocket Maximum</b>			\$1,200	\$1,200
<b>Retail</b>				
• <b>Days' Supply</b>	30-day	30-day	31-day	31-day
• <b>Coinsurance</b>	You pay \$15 copay for generic drugs; \$30 copay for brand name drugs.	You pay \$15 copay for generic drugs; \$30 copay for brand name drugs.	You pay 30% of actual cost of generic drug; 40% of cost for brand drugs*	You pay 30% of actual cost of generic; 40% of cost for brand drugs*
• <b>Minimum Coinsurance</b>	Not applicable	Not applicable	\$10 or actual cost of drug if less.	\$10 or actual cost of drug if less
• <b>Monthly out-of-pocket Maximum</b>	Not applicable	Not applicable	\$100 per prescription	\$100 per prescription
• <b>Out-of-Network</b>	Not covered	Not covered	Not covered	Not covered
<b>Mail Order</b>				
• <b>Coinsurance</b>	Generic: \$45 copay Brand: \$90 copay	Generic: \$30 copay Brand: \$60 copay	You pay 30% of actual cost of generic drug; 40% of cost for brand drugs	You pay 30% of actual cost of generic; 40% of cost for brand drugs
• <b>Minimum Coinsurance</b>	Not applicable	Not applicable	\$20 or actual cost of drug if less.	\$20 or actual cost of drug if less.
• <b>Monthly out-of-pocket Maximum</b>	Not applicable	Not applicable	\$200 per prescription	\$200 per prescription
• <b>Days' Supply</b>	90-day supply	90-day supply	90-day supply	90-day supply

\*Coinsurance exceptions:

- City pays \$20 towards cost of proton pump inhibitors and non-sedating antihistamines and you pay the remaining amount, whether medication is purchased over-the-counter or is a brand name drug
- You pay 10% of cost for generic and 20% for brand drugs for anti-high cholesterol, asthma, and tobacco cessation drugs
- Diabetic drugs and supplies have special copays: \$5 copay for generic, \$15 copay for brand

# Dental Plan Options

There are two dental plans: Delta Dental of Washington (DDWA) and Dental Health Services (DHS).

## Delta Dental of Washington

If you select DDWA, you can receive services from any dentist, but your out-of-pocket expenses may be lower if you choose a dentist who belongs to the DDWA network. To locate a DDWA network provider, search <https://www.deltadental.com/us/en/find-a-dentist.html>. For claim issues or appeals, please call (206) 522-2300 or 1-800-554-1907.

Selecting an in-network DDWA dentist means:

- The portion of the dental bill you pay is smaller than if you use a non-network dentist.
- You do not need to submit a claim - the dentist's office will submit the claim form.
- After you pay your portion of the bill, you will not be balance-billed more for a covered service. *(A non-DDWA dentist may bill you for the portion of the bill that DDWA does not cover).*

## Orthodontia (children only, up to age 26)

Pre-treatment estimates are recommended. The orthodontia benefit is paid at a 50% level to a lifetime maximum of \$1,500 for each eligible child. **NOTE:** for children who are already in treatment when joining the City's DDWA plan, DDWA will prorate claim payment(s) based on the original banding date and remaining balance. The dental office needs to contact DDWA customer service for patient-specific details.

## Plan Ahead

Use your health care Flexible Spending Account to pay your out-of-pocket dental expenses with pre-tax dollars.

## ID Cards

You will receive your DDWA ID card about 2 weeks following your dental plan selection. However, a card is not needed to access care – simply let your provider know you are covered under a City of Seattle plan, and they will ask you some information to identify you and confirm your benefits and eligibility. You can also set up your online account or Go Mobile at <https://www.deltadentalwa.com/>.

# Dental Plan Options

## Dental Health Services

If you select DHS, you can only receive services from an in-network dentist or dental practice – there is no out-of-network benefit available. In some instances, the DHS plan may provide a greater benefit for services received than DDWA but, the list of in-network dentists and clinics is much smaller than DDWA and you **must see** an in-network, DHS-participating dentist or clinic for services to be covered.

Selecting a DHS dentist means:

- There are no deductibles and no annual maximums
- There are no incentive-level services

### Accessing Care

(Notify DHS once you've selected your care provider)

To begin, visit: <https://www.dentalhealthservices.com/> and click "Plan Members" – from here, you will be able to:

- Search for a DHS dentist/clinic and to set up your online account.
- If you provided a personal email to the City during your on-boarding, that address is on file with DHS and should be used on the **Register Member** screen when setting up your account.
- If your personal email wasn't provided or doesn't work on the **Register Member** screen, contact DHS directly at (206) 849-7100 to request your Member Number.

### Payment of Basic Services

This plan has an office visit copay of \$10 for all covered members and there are also copays for selected services. The plan comparison on the next page lists services and copay requirements.

### Orthodontia

DHS offers both child and adult (age 25 and over) orthodontia. Coverage includes: a copayment of \$1,800 per adult or \$1,000 per child; a \$150 charge for the initial exam, study models and x-rays; and a \$10 copay for each visit during the course of ortho treatment. **NOTE:** for members who are already in treatment when joining the City's DHS plan, there is **no** transition of care; the orthodontia benefit is available for new patients only.

### Plan Ahead

Use your health care Flexible Spending Account to pay your portion of the out-of-pocket dental expenses with pre-tax dollars.

### ID Cards

You will receive your DHS ID card about 2 weeks following your dental plan selection.

### Plan Comparison

The table on the next page compares the coverages offered by the two dental plans.

# Dental Plan Comparison

Plan Features	Delta Dental of Washington (DDWA)	Dental Health Services (DHS)
<b>Calendar Year Deductible</b>	\$50 per person, \$150 per family (No deductible for preventive services)	\$0
<b>Annual Maximum Benefit</b>	\$2,000 per person per year	No Annual Maximum.
<b>Diagnostic and Preventive</b> (routine and emergency exams, x-rays, cleaning, fluoride treatment, sealants)	Class I: 100%	\$10 office visit copay Two additional cleanings for pregnant women, up to four cleanings.
<b>Fillings</b>	Class II: Incentive payments levels* 1 <sup>st</sup> Year – 80% 2 <sup>nd</sup> Year – 90% 3 <sup>rd</sup> Year – 100%	\$10 office visit copay Covers composite fillings in all teeth (posterior composite fillings additional \$15)
<b>Crowns</b>	Class II: Constant 70%	\$145 noble, \$175 high noble or titanium, \$200 upgraded, specialized porcelain if applicable per unit. (Non-specialized porcelain is \$75.)
<b>Prosthodontic Services</b> (Dentures, Bridges)	Class III: Constant 50%	\$125 plus \$10 office visit copay (dentures) \$75 plus \$10 office visit copay (bridges)
<b>Orthodontia</b> <b>For DDWA:</b> transition of care available for new members already in treatment (see DDWA Orthodontia – prior page)  <b>For DHS:</b> new cases only – no transition of care for new members already in treatment who join the City's DHS	Child(ren) Only (up to age 26)	Available for Child & Adult
	Plan pays 50% up to lifetime maximum of \$1,500; deductible doesn't apply	Adult (age 25 and over) \$1,800 plus \$150 for initial exam, study models and x-rays covers full course of treatment plus \$10 copay for each visit  Orthodontia cases (less than age 25) \$1,000 copay \$150 for initial exam, study models and x-rays covers full course of treatment only; plus, \$10 copay for each visit
<b>Choice of Providers</b>	In-Network: Any contracted provider. Out-of-Network: Expenses paid will be based on actual charges or DDWA's maximum allowable fees for non-participating dentists, whichever is less. You will be responsible for any balance due	In-Network: Any contracted provider in the DHS network.  Out-of-Network: No out-of-network coverage available.

Plan booklets are located at <https://www.seattle.gov/human-resources/benefits/employees-and-covered-family-members/most-employees-plans>.

\*Incentive levels from other DDWA plans are not carried over to the City's plan.

## Dental Plan Comparison (continued)

Plan Features	Delta Dental of Washington (DDWA)	Dental Health Services (DHS)
<b>Periodontics</b> (surgical and nonsurgical procedures for treatment of the tissues supporting the teeth)	Class II: Paid according to incentive payment levels shown above*	Paid at 100% after \$25 copay for periodontal scaling and maintenance at general dentist. If referred to periodontist, member pays 20%. Up to 4 visits for specific situations.
<b>Endodontics</b> (procedures for pulpal and root canal treatment)	Class II: Paid according to incentive payment levels shown above, Root canal treatment of same tooth covered only once in a 2-year period.*	Paid at 100% after applicable copay (\$50 for anterior, \$75 for bicuspid, or \$100 for molar root canal) If referred to endodontist, member pays 20%.
<b>Oral Surgery</b> (routine and surgical extractions)	Class II: Paid according to incentive payment levels shown above*	Paid at 100% after \$10 office visit copay for general dentist. If referred to an oral surgeon, member pays 20%
<b>Temporomandibular Joint (TMJ) Disorders</b>	Not covered	\$1,000 annual maximum \$5,000 lifetime maximum
<b>Dental Implants</b>	Constant 50%	Call DHS Office at 206-788-3444 for details – copayments apply
<b>Other</b>	Class III: Occlusal (night guard) covered at 50% if patient has advanced gum disease.	Occlusal (night guard) with \$350 copay

### 2020 Monthly Dental Premiums for Most City Employees

Dental Plan	Total Monthly Premium Amount	Employee's Monthly Premium Contribution	
		Coverage for Employee with or without children	Coverage for Employee with Spouse/Domestic Partner with or without children
Delta Dental of Washington	\$113.46	\$0	\$0
Dental Health Services	\$150.46	\$0	\$0

**New Employees:** Remember - You have 30 days from your hire date to enroll in the medical, dental, vision and most optional insurance plans.

\*Incentive levels from other DDWA plans are not carried over to the City's plan.

# Vision Coverage and Plan Comparison

<p><b>Plan Ahead</b></p> <p><b>ID Cards</b></p>	<p>The City offers two vision plans through VSP – the Basic Plan which is fully paid for by the City and the Buy-Up plan, paid by the employee. A side-by-side comparison of the two plans is below. Receive services from any vision provider, but your out-of-pocket expenses will be lower if you choose a doctor or vision facility that is preferred with the VSP network. Find network providers, create your online account, review Special Offers, and more at <a href="http://www.vsp.com">www.vsp.com</a>.</p> <p>Expenses in excess of the co-payments, in-network allowances and out-of-network scheduled amounts are not covered by the plan. Use your FSA to pay for these expenses with pre-tax dollars.</p> <p>VSP does not issue ID cards - your network doctor or facility will be able to access your eligibility and coverage. You can print an ID card, one once you set up your online account.</p>
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## Vision Plan Comparison

<b>Plan Benefit</b> <i>Benefit Frequency is every plan year unless otherwise noted</i>	<b>PLAN TYPE</b>	
	<b>VSP Basic</b> <i>(City pays premium)</i>	<b>VSP Buy-up</b> <i>(Employee pays premium)</i>
<b>WellVision Exam</b>	\$10 copay	Same as Basic Plan
<b>Prescription Glasses</b>	\$25 copay	Same as Basic Plan
<b>Frames</b> <i>Basic Plan: every other year</i>	\$175 allowance for select frames \$195 allowance for featured frame brands 20% savings on amounts over allowance	
<b>Lenses</b>	Copay included in Prescription Glasses <i>Includes: single vision, lined bifocal, and lined trifocal</i> <i>Polycarbonate lenses for dependent children</i>	
<b>Lens Enhancements</b>	Standard progressive* lenses: \$55 Premium progressive* lenses: \$95-\$105 Custom progressive* lenses: \$150-175	
<b>Contact Lenses</b> <i>(instead of glasses)</i>	\$175 allowance for contacts (no copay) \$60 Copay: contact lens exam (fitting and evaluation)	

**Easy Options: Buy-up Plan Only** *(Copay included in prescription glasses)*

<b>Premium Plan Options</b> <i>You and each covered member on your plan can choose one of these eyewear options when purchasing glasses or contacts</i>	Additional \$75 frame allowance or, Additional \$25 contact lens allowance or, Fully-covered anti-reflective coating or, Fully-covered progressive* lenses or, Fully-covered photochromic** adaptive lenses
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\* Progressive lenses are no-lined multi-focal with a clear, smooth transition between focals

\*\* Photochromic lenses are clear indoors and darken automatically when exposed to sunlight

# Vision Coverage (continued)

## Additional Vision Benefits

<b>Extra Savings</b> <a href="http://www.vsp.com/specialoffers">www.vsp.com/specialoffers</a> to view updated discounts and member extras	<b>Glasses and Sunglasses</b> Extra \$20 for featured frame brands 20% savings on additional glasses and sunglasses, including lens enhancements <ul style="list-style-type: none"> <li>• <i>Must be within 12 months of your last WellVision exam from any VSP provider</i></li> </ul>
	<b>Retinal Screening</b> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision exam
	<b>Laser Vision Correction</b> Average of 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities

Your Coverage with Out-of-Network Providers (Visit <a href="http://www.vsp.com">www.vsp.com</a> for additional details)	
Exam	Up to \$45
Frames	Up to \$70
Single Vision Lenses	Up to \$30
Lined Bifocal Lenses	Up to \$50
Lined Trifocal Lenses	Up to \$65
Progressive Lenses	Up to \$50
Contact Lenses	Up to \$105

**Coordination of Benefits\*:** When there are 2 City of Seattle VSP plans in place, the secondary City VSP plan will typically pay at least the copayments remaining after the primary City VSP plan makes payment.

*\*While having 2 VSP plans may cover some of the out-of-pocket (either City plan or a City plan and another VSP plan), there is no guarantee that all out-of-pocket expenses will be paid in full by a secondary plan. Claim payment determination is made by VSP.*

## 2020 Monthly Vision Premiums for Most City Employees

Vision Plan	Total Monthly Premium Amount	Employee's Monthly Premium Contribution	
		Employee with/without dependents	
<b>VSP Basic Plan</b>	\$9.47	\$0	\$0
<b>Buy-Up Plan</b>	\$19.85	\$10.38	\$10.38

**New Employees:** Remember - You have 30 days from your hire date to enroll in the medical, dental, vision and optional insurance plans.

# Optional Insurance

## Optional Insurance Choices

The following is a list of all your optional insurance choices. The City offers paid Basic Long-Term Disability Insurance and shares the cost of Group Term Life Insurance with you. Accidental Death & Dismemberment premiums are paid in full by the employee. You can purchase additional insurance coverage within 30 days of your hire date, during Open Enrollment or within 30 days of a qualifying change in family status. (Family status change enrollment not applicable to Supplemental LTD.)

- Supplemental Long-Term Disability insurance for yourself
- Life insurance for yourself and family members
- Accidental Death and Dismemberment (AD&D) insurance for yourself and family members

## Long-Term Disability (LTD) Insurance

Long-term Disability insurance is designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need and providing you peace of mind in knowing that a step has been taken toward securing your income during a period of disability.

The **Basic** LTD plan is fully paid by the City and provides a 'basic' level of LTD coverage. The **Supplemental** LTD plan is *optional* and premium is shared between the employee and the City. The Supplemental plan provides a higher level of coverage than the Basic plan.

## Basic vs. Supplemental LTD

If you are not certain that you need Supplemental LTD coverage, consider if you will be able to meet your financial obligations if you become disabled. The risk of disability may be greater than you might think. Recent statistics have shown:

- Over half of Americans are financially unprepared for a period of disability (*Source: Social Security Administration, Facts*)
- Less than 5 percent of disabling accidents and illnesses are work related (*Source: Council for Disability Awareness LTD Claims Review*)
- 52% of adults have no savings earmarked for emergencies (*Source: US Federal Reserve Board, Report on Economic Well-being*)

## Do I need Supplemental LTD?

*Helping you decide.* Each person has a unique set of circumstances and financial needs. To assist you in calculating whether or not you need Supplemental LTD coverage, use either of the below links:

- **Decision Support Tool:** <https://www.standard.com/edu/city-seattle/17541>
- **Disability Needs Calculator:** <https://www.standard.com/individual/products-services/workplace-benefits/insurance/estimate-disability-insurance-needs>



# Optional Insurance – Long-Term Disability

## Coverage Effective Date

**Please note** the below information is only plan highlights. For specific LTD benefit details, refer to the [Certificate of Coverage](#).

Coverage for **Basic LTD** is automatic – enrollment will be processed by your department's Benefit Representative. To be covered under the **Supplemental LTD**, you must enroll within your first 30 days of becoming eligible (either from your date of hire or 30 days from the day you move into a benefits-eligible position). If initially waived, delayed enrollment is allowed during a subsequent Open Enrollment period. See *the Certificate of Coverage for details regarding the Exclusion Period*.

## Benefit Amount

Your monthly LTD benefit is a percentage of your insured monthly pre-disability earnings less any deductible income (i.e. City paid sick time, Social Security, Worker's Compensation, etc.).

	Basic LTD	Supplemental LTD
Percentage of monthly pre-disability earnings	60%	60%
Maximum monthly benefit	\$400	\$5,000
Minimum monthly benefit	\$100	\$100

*Note: Temporary benefits-eligible employees are not eligible for Supplemental LTD.*

Below is an example comparing the LTD benefit under both plans:

	Basic LTD	Supplemental LTD
Enter monthly earnings	(1) \$ 667 <i>Note: if monthly earnings exceed \$667, enter \$667 above</i>	\$ 7,300 <i>Note: if monthly earnings exceed \$8,333, enter \$8,333 above</i>
Percentage of earnings	60%	60%
Multiply amount on Line 1 by percentage on line 2 – this is your monthly LTD benefit	\$667 x 60% = \$400	\$7,300 x 60% = \$4,380

## Premium Amount

The Basic LTD plan premium is paid by the City. If you elect the Supplemental plan, your monthly rate is calculated as below:

- Determine your base monthly earnings (up to \$8,333) and subtract \$667 (the amount of the Supplemental plan paid by the City). Multiply that number by .00560 – this is your monthly rate that will be deducted after-tax on the second paycheck of each month.
- In the above table example: \$7,300 - \$667 = \$6,633, multiplied by .00560 = \$37.14 per month.

*Note: since premiums for Basic LTD are paid by the City, and the employee's portion of the Buy-up LTD premium share are deducted after-tax, paid LTD benefits are partially tax-free.*

<b>When Am I Considered Disabled</b>	<p>If a claim for LTD benefits is approved by Standard Insurance, benefits become payable <b><i>after</i></b> the benefit waiting period. This is the specified number of days during which you must remain continuously disabled. Benefits are not payable during the waiting period.</p> <p>During the Benefit Waiting Period (see below), you are considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of your Own Occupation.</p>																		
<b>Waiting Period</b>	<p><b>Benefit Waiting Period:</b> The Benefit waiting period for both Basic and Supplemental LTD is 90 days. See the <a href="#">Certificate of Coverage</a> for more detailed information.</p> <p><b>Maximum Benefit Period:</b> If you become disabled before age 62, LTD benefits may continue during disability until age 65 or until Social Securing Normal Retirement Age (SSNRA) or 3 years 6 months, whichever is longer. Otherwise, the maximum benefit period for both Basic and Supplemental LTD is in the chart below, age-graded to SSNRA:</p>																		
<b>Limitations</b>	<table border="1"> <thead> <tr> <th>Age at Time of Disability</th><th>Maximum Benefit Period</th></tr> </thead> <tbody> <tr> <td>62</td><td>To SSNRA or 3 years 6 months, whichever is longer</td></tr> <tr> <td>63</td><td>To SSNRA or 3 years, whichever is longer</td></tr> <tr> <td>64</td><td>To SSNRA or 2 years 6 months, whichever is longer</td></tr> <tr> <td>65</td><td>2 years</td></tr> <tr> <td>66</td><td>1 year 9 months</td></tr> <tr> <td>67</td><td>1 year 6 months</td></tr> <tr> <td>68</td><td>1 year 3 months</td></tr> <tr> <td>69 or older at time of disability</td><td>1 year</td></tr> </tbody> </table>	Age at Time of Disability	Maximum Benefit Period	62	To SSNRA or 3 years 6 months, whichever is longer	63	To SSNRA or 3 years, whichever is longer	64	To SSNRA or 2 years 6 months, whichever is longer	65	2 years	66	1 year 9 months	67	1 year 6 months	68	1 year 3 months	69 or older at time of disability	1 year
Age at Time of Disability	Maximum Benefit Period																		
62	To SSNRA or 3 years 6 months, whichever is longer																		
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64	To SSNRA or 2 years 6 months, whichever is longer																		
65	2 years																		
66	1 year 9 months																		
67	1 year 6 months																		
68	1 year 3 months																		
69 or older at time of disability	1 year																		
<b>When Benefits End</b>	<p>LTD benefits are not payable unless you are under the care of a physician. See the <a href="#">Certificate of Coverage</a> for additional limitations.</p> <p>LTD Benefits end automatically on the earliest of:</p> <ul style="list-style-type: none"> <li>• The date you are no longer disabled</li> <li>• The date your maximum benefit period ends</li> <li>• The date you die</li> <li>• The date benefits become payable under any other LTD disability insurance plan under which you become insured through employment during a period of temporary recovery</li> </ul>																		

## Optional Insurance – Group Term Life

### Group Term Life (GTL) Insurance

The City provides two levels of optional Term Life Insurance: Basic and Supplemental. The City and you pay for Basic Life Insurance; you pay the full cost for Supplemental Life Insurance. You can sign up for Group Term Life Insurance within 30 days of your hire date, during an Open Enrollment period, or within 30 days of a qualifying change in family status. For more information, please refer to the Certificate of Coverage.

### Basic Life Insurance

This optional coverage provides you with two options of Term Life Insurance benefit amounts. The first option is equal to one-and-a-half times your annual salary and the second option is \$50,000. The City contributes 40% of the cost and you pay the remaining 60% of the cost. Within the coverage amount guidelines shown below, you select the option of basic Life insurance for which you are interested in applying. A table with information regarding the monthly cost of Basic Term Life Insurance follows.

	Minimum	Maximum*
Option A	1.5 times your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000	No maximum
Option B	1.5 times your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000	\$50,000

\* IRS rules state that the value of Basic Life Insurance over \$50,000, which is paid for by the City, is taxable. You may limit your Basic Term Life Insurance coverage amount to \$50,000 to avoid the additional taxes. The amount on which you pay taxes will be shown on your second paycheck each month.

If you sign up for Basic Term Life Insurance as a new employee, you are guaranteed coverage. However, if you sign up for it later, you will be required to complete an [Evidence of Insurability](#) form (medical history statement), which must be approved by The Standard Insurance company before your life insurance takes effect.

### Coverage Amount Needed

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of basic Life insurance you may need to protect your family, The Standard has created a Life Insurance Needs Calculator found at <http://www.standard.com/lifeneeds>.

## How Much Will Coverage Cost?

Your coverage amount is equal to your annual salary, rounded up to the next \$1,000 increment, multiplied by 1.5. Your monthly premium equals \$0.048 times each \$1,000 of coverage.

To calculate your basic Life insurance, use the following table:

1. Annual Salary = Line 1	Line 1: _____
2. Round Up Line 1 to nearest \$1,000 = Line 2	Line 2: _____
3. Multiply Line 2 by 1.5 = Line 3	<b>Coverage Amount</b> Line 3: _____
4. Divide Line 3 by \$1,000 = Line 4	Line 4: _____
5. Multiply Line 4 by the plan rate of 0.048 = Line 5	<b>Monthly Premium</b> Line 5: _____

For example, if your salary is \$78,600 per year, round it up to \$79,000. To determine your coverage amount, multiply \$79,000 by 1.5 = \$118,500. \$118,500 is your coverage amount. Divide your coverage amount by \$1,000 ( $\$118,500 / \$1,000 = 118.50$ ). Multiply 118.50 by the plan rate of 0.048 ( $118.50 \times 0.048 = \$5.68$ ) Your premium is \$5.68 per month.

## Features and Benefits

### Travel Assistance

This service provides you and your dependents with access to appropriate medical care and other emergency services when you travel 100 miles or more from home or internationally for up to 180 days. Travel Assistance also offers a range of professional, 24-hour medical, legal and trip assistance information and coordination services to help your travel go smoothly. For more information, go [here](#).

### Conversion

This policy includes a conversion privilege which allows you to continue some level of coverage if you leave City employment. Conversion is guaranteed, which means you can continue the policy regardless of any existing medical condition. It is more costly than your active employee coverage because of this provision, but could allow you to maintain coverage when you otherwise might not qualify for new life insurance coverage. To be eligible, you must apply within 30 days of leaving City service.

<div data-bbox="139 684 334 722" data-label="Section-Header"> <h2>Resources</h2> </div> <div data-bbox="139 993 357 1031" data-label="Section-Header"> <h2>File a Claim</h2> </div>	<div data-bbox="422 180 755 216" data-label="Section-Header"> <h3>Accelerated Benefit</h3> </div> <div data-bbox="422 216 1474 323" data-label="Text"> <p>If you become terminally ill before age 60, you may be eligible to receive up to 75% percent of your basic Life Benefit to a maximum of \$500,000.</p> </div> <div data-bbox="422 357 766 392" data-label="Section-Header"> <h3>Life Services Toolkit</h3> </div> <div data-bbox="422 392 1495 642" data-label="Text"> <p>This service helps beneficiaries cope with grief and loss, get answers to legal questions, plan a memorial or a funeral, address financial concern, and more. Additionally, all covered employees have access to online information and calculators including online will preparation and other estate planning documents and articles that help deal with identity theft and improve wellness. For more information visit <a href="#">Life Services Toolkit</a>.</p> </div> <div data-bbox="422 707 1123 747" data-label="Text"> <p>For additional information, see the below links.</p> </div> <div data-bbox="422 781 812 819" data-label="Section-Header"> <h3>Certificate of Coverage</h3> </div> <div data-bbox="422 819 773 854" data-label="Text"> <p><a href="#">Certificate of Coverage</a></p> </div> <div data-bbox="422 886 823 924" data-label="Section-Header"> <h3>Evidence of Insurability</h3> </div> <div data-bbox="422 924 779 959" data-label="Text"> <p><a href="#">Evidence of Insurability</a></p> </div> <div data-bbox="422 1026 1266 1102" data-label="Text"> <p>To file a claim, please contact your department's Benefit Representative.</p> </div>
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# Optional Insurance – Group Term Life

## Basic Group Life Insurance Costs\*

Costs for Basic Life Insurance (based on employee's annual earnings)	Employee's Annual Earnings	Amount of Insurance	Employee Monthly Premium	City Monthly Premium	Total Monthly Premium
	\$30,000.01 – \$31,000	\$46,500	\$2.23	\$1.49	\$3.72
	\$31,000.01 – \$32,000	\$48,000	\$2.30	\$1.54	\$3.84
	\$32,000.01 – \$33,000	\$49,500	\$2.38	\$1.58	\$3.96
	<b>GTL Limited</b>	\$50,000	\$2.40	\$1.60	\$4.00
	\$33,000.01 – \$34,000	\$51,000	\$2.45	\$1.63	\$4.08
	\$34,000.01 – \$35,000	\$52,500	\$2.52	\$1.68	\$4.20
	\$35,000.01 – \$36,000	\$54,000	\$2.59	\$1.73	\$4.32
	\$36,000.01 – \$37,000	\$55,500	\$2.66	\$1.78	\$4.44
	\$37,000.01 – \$38,000	\$57,000	\$2.74	\$1.82	\$4.56
	\$38,000.01 – \$39,000	\$58,500	\$2.81	\$1.87	\$4.68
	\$39,000.01 – \$40,000	\$60,000	\$2.88	\$1.92	\$4.80
	\$40,000.01 – \$41,000	\$61,500	\$2.95	\$1.97	\$4.92
	\$41,000.01 – \$42,000	\$63,000	\$3.02	\$2.02	\$5.04
	\$42,000.01 – \$43,000	\$64,500	\$3.10	\$2.06	\$5.16
	\$43,000.01 – \$44,000	\$66,000	\$3.17	\$2.11	\$5.28
	\$44,000.01 – \$45,000	\$67,500	\$3.24	\$2.16	\$5.40
	\$45,000.01 – \$46,000	\$69,000	\$3.31	\$2.21	\$5.52
	\$46,000.01 – \$47,000	\$70,500	\$3.38	\$2.26	\$5.64
	\$47,000.01 – \$48,000	\$72,000	\$3.46	\$2.30	\$5.76
	\$48,000.01 – \$49,000	\$73,500	\$3.53	\$2.35	\$5.88
	\$49,000.01 – \$50,000	\$75,000	\$3.60	\$2.40	\$6.00
	\$50,000.01 – \$51,000	\$76,500	\$3.67	\$2.45	\$6.12
	\$51,000.01 – \$52,000	\$78,000	\$3.74	\$2.50	\$6.24
	\$52,000.01 – \$53,000	\$79,500	\$3.82	\$2.54	\$6.36
	\$53,000.01 – \$54,000	\$81,000	\$3.89	\$2.59	\$6.48
	\$54,000.01 – \$55,000	\$82,500	\$3.96	\$2.64	\$6.60
	\$55,000.01 – \$56,000	\$84,000	\$4.03	\$2.69	\$6.72
	\$56,000.01 – \$57,000	\$85,500	\$4.10	\$2.74	\$6.84
	\$57,000.01 – \$58,000	\$87,000	\$4.18	\$2.78	\$6.96
	\$58,000.01 – \$59,000	\$88,500	\$4.25	\$2.83	\$7.08
	\$59,000.01 – \$60,000	\$90,000	\$4.32	\$2.88	\$7.20
	\$60,000.01 – \$61,000	\$91,500	\$4.39	\$2.93	\$7.32
	\$61,000.01 – \$62,000	\$93,000	\$4.46	\$2.98	\$7.44
	\$62,000.01 – \$63,000	\$94,500	\$4.54	\$3.02	\$7.56
	\$63,000.01 – \$64,000	\$96,000	\$4.61	\$3.07	\$7.68
	\$64,000.01 – \$65,000	\$97,500	\$4.68	\$3.12	\$7.80
	\$65,000.01 – \$66,000	\$99,000	\$4.75	\$3.17	\$7.92
	\$66,000.01 – \$67,000	\$100,500	\$4.82	\$3.22	\$8.04

\*Cost is \$0.08 per \$1,000: Employee cost is 60% or \$0.048/\$1,000; City cost is 40% or \$0.032/\$1,000

## Optional Insurance – Group Term Life

Basic Group Life Insurance Costs* - <i>Continued</i>					
	Employee's Annual Earnings	Amount of Insurance	Employee Monthly Premium	City Monthly Premium	Total Monthly Premium
	\$67,000.01 – \$68,000	\$102,000	\$4.90	\$3.26	\$8.16
	\$68,000.01 – \$69,000	\$103,500	\$4.97	\$3.31	\$8.28
	\$69,000.01 – \$70,000	\$105,000	\$5.04	\$3.36	\$8.40
	\$70,000.01 – \$71,000	\$106,500	\$5.11	\$3.41	\$8.52
	\$71,000.01 – \$72,000	\$108,000	\$5.18	\$3.46	\$8.64
	\$72,000.01 – \$73,000	\$109,500	\$5.26	\$3.50	\$8.76
	\$73,000.01 – \$74,000	\$111,000	\$5.33	\$3.55	\$8.88
	\$74,000.01 – \$75,000	\$112,500	\$5.40	\$3.60	\$9.00
	\$75,000.01 – \$76,000	\$114,000	\$5.47	\$3.65	\$9.12
	\$76,000.01 – \$77,000	\$115,500	\$5.54	\$3.70	\$9.24
	\$77,000.01 – \$78,000	\$117,000	\$5.62	\$3.74	\$9.36
	\$78,000.01 – \$79,000	\$118,500	\$5.69	\$3.79	\$9.48
	\$79,000.01 – \$80,000	\$120,000	\$5.76	\$3.84	\$9.60
	\$80,000.01 – \$81,000	\$121,500	\$5.83	\$3.89	\$9.72
	\$81,000.01 – \$82,000	\$123,000	\$5.90	\$3.94	\$9.84
	\$82,000.01 – \$83,000	\$124,500	\$5.98	\$3.98	\$9.96
	\$83,000.01 – \$84,000	\$126,000	\$6.05	\$4.03	\$10.08
	\$84,000.01 – \$85,000	\$127,500	\$6.12	\$4.08	\$10.20
	\$85,000.01 – \$86,000	\$129,000	\$6.19	\$4.13	\$10.32
	\$86,000.01 – \$87,000	\$130,500	\$6.26	\$4.18	\$10.44
	\$87,000.01 – \$88,000	\$132,000	\$6.34	\$4.22	\$10.56
	\$88,000.01 – \$89,000	\$133,500	\$6.41	\$4.27	\$10.68
	\$89,000.01 – \$90,000	\$135,000	\$6.48	\$4.32	\$10.80
	\$90,000.01 – \$91,000	\$136,500	\$6.55	\$4.37	\$10.92
	\$91,000.01 – \$92,000	\$138,000	\$6.62	\$4.42	\$11.04
	\$92,000.01 – \$93,000	\$139,500	\$6.70	\$4.46	\$11.16
	\$93,000.01 – \$94,000	\$141,000	\$6.77	\$4.51	\$11.28
	\$94,000.01 – \$95,000	\$142,500	\$6.84	\$4.56	\$11.40
	\$95,000.01 – \$96,000	\$144,000	\$6.91	\$4.61	\$11.52
	\$96,000.01 – \$97,000	\$145,500	\$6.98	\$4.66	\$11.64
	\$97,000.01 – \$98,000	\$147,000	\$7.06	\$4.70	\$11.76

\*Cost is \$0.08 per \$1,000: Employee cost is 60% or \$0.048/\$1,000; City cost is 40% or \$0.032/\$1,000

# Optional Insurance – Group Term Life

## Supplemental Group Term Life Insurance

The City offers an additional life insurance option—Supplemental Group Term Life (GTL). If you are enrolled for Basic GTL, you may purchase Supplemental GTL for yourself and your eligible family members: spouse/domestic partner (DP) and/or children to age 26.

Coverage amount guidelines shown in the below chart:

	Minimum	Incremental Amount	Guaranteed Issue (GI)*	Maximum
Employee	\$5,000	\$5,000	\$1,000,000	4x your annual salary, rounded down to the nearest \$5,000
Spouse/DP			\$50,000	Not to exceed 50% of employee supplemental life
Child/Childr en (up to age 26)	\$2,000, \$5,000 or \$10,000			

\* Refer to the [Certificate of Coverage](#) document for specific details on Guaranteed Issue and coverage limits.

**Please contact your Benefits Representative within 30 days** of a salary increase if enrolled in the Maximum Supplemental Life amount and want to increase

## Eligibility Requirements

Employee:

- You must be a Regular employee
- You must elect or be enrolled in Basic GTL
- You are guaranteed coverage if enrolling within 30 days of first becoming eligible; enrollment outside of this timeframe (i.e. during a subsequent Open Enrollment Period) requires the [Evidence of Insurability](#) form (medical history statement) be completed and submitted to Standard Insurance for approval – coverage is not in-force until approved by Standard Insurance

Dependent:

- Employee must also elect or be enrolled in Supplemental GTL
- 'Spouse' means a person to whom you are legally married, or your domestic partner designated in the Affidavit of Marriage/Domestic Partnership on file with your Benefits Dept.
- Child means your child, your stepchild, domestic partner's child, court-awarded custodial child and/or adopted child (**Note:** Evidence of Insurability not required for Child Life)
- Spouse/DP is guaranteed coverage (at the GI level stated in the above chart) if enrolling within 30 days of first becoming eligible. Enrollment outside of this timeframe (i.e. during a subsequent Open Enrollment Period) requires the [Evidence of Insurability](#) form (medical history statement) be completed and submitted to Standard Insurance for approval.



# Optional Insurance – Group Term Life

## Premium Cost

You pay the entire premium for Supplemental Term Life Insurance coverage and, for your family members to have coverage, you must first enroll yourself in Supplemental Life Insurance

Costs for Supplemental Term Life Insurance for you and your spouse/domestic partner are based on **your** age (employee's age). Costs for covering eligible children are fixed and the monthly premium is the same regardless of how many children you cover.

The following tables show the cost of supplemental GTL insurance:

Supplemental GTL for Employee and Spouse/Domestic Partner	
Your Age	Monthly cost per \$1,000 of coverage
18-29	\$.026
30-34	\$.039
35-39	\$.052
40-44	\$.073
45-49	\$.123
50-54	\$.188
55-59	\$.292
60-64	\$.447
65+	\$.778
Supplemental GTL for Children (one coverage amount and monthly cost covers all eligible children)	
Amount of coverage	Monthly cost
\$2,000	\$0.36
\$5,000	\$0.90
\$10,000	\$1.80

## Example: How to Calculate Cost of Supplemental GTL

Employee's Supplemental GTL		Spouse/DP's Supplemental GTL	
Amount Elected	1. \$100,000	Amount Elected	1. \$40,000
Line 1 divided by \$1,000	2. 100	Line 1 divided by \$1,000	2. 40
Select your rate from above	3. \$.073	Select your rate from above	3. \$.073
Line 2 multiplied by Line 3	4. \$7.30	Line 2 multiplied by Line 3	4. \$2.92
Monthly Premium:	<b>\$7.30</b>	Monthly Premium:	<b>\$2.92</b>

## Optional Insurance – AD&D

### AD&D

To supplement your Basic and Supplemental Life Insurance, you may purchase Accidental Death and Dismemberment (AD&D) Insurance for yourself, spouse/domestic partner and/or children. AD&D Insurance pays a death benefit (principal sum or full insurance amount) if the insured person dies due to an accident; it also pays a percentage of the death benefit if the covered person loses a limb(s) or becomes paralyzed. For example, a person who is covered by AD&D Insurance would receive 50% of the principal sum (full insurance amount) if he/she lost a limb from an injury relating to an accident.

You can cover yourself in \$25,000 increments up to \$500,000. The amount of coverage for your family members is a percentage of your coverage amount. For example, John Smith has "Employee and Family" coverage for himself and his two children (no spouse). If one of his children dies, he receives a payout of 20% of the principal sum. If John had a spouse, he would receive 15% of the principal sum if his child were to die. Charts showing costs and payout percentages can be found on the next page.

In addition, the plan has travel assistance benefits for you and your covered family members when you travel 100 miles or more from home or internationally. Locate the travel assistance program guide and wallet card [here](#)

### How to Decide if You Need AD&D

If you don't have life insurance or other insurance plans to cover your family if something should happen to you, you may consider purchasing AD&D coverage.

**New Employees:** Remember - You have 30 days from your hire date to enroll in the medical, dental, vision and optional insurance plans.

# Optional Insurance – AD&D

## Accidental Death & Dismemberment Costs

Cost of AD&D for "Employee Only" and "Employee and Family" Coverage	Monthly Cost to Employee:		
	Principal Sum:	Employee Only:	Employee and Family
	\$25,000	\$.75	\$1.00
	\$50,000	\$1.50	\$2.00
	\$75,000	\$2.25	\$3.00
	\$100,000	\$3.00	\$4.00
	\$125,000	\$3.75	\$5.00
	\$150,000	\$4.50	\$6.00
	\$175,000	\$5.25	\$7.00
	\$200,000	\$6.00	\$8.00
	\$225,000	\$6.75	\$9.00
	\$250,000	\$7.50	\$10.00
	\$275,000	\$8.25	\$11.00
	\$300,000	\$9.00	\$12.00
	\$325,000	\$9.75	\$13.00
	\$350,000	\$10.50	\$14.00
	\$375,000	\$11.25	\$15.00
	\$400,000	\$12.00	\$16.00
	\$425,000	\$12.75	\$17.00
	\$450,000	\$13.50	\$18.00
	\$475,000	\$14.25	\$19.00
	\$500,000	\$15.00	\$20.00
Payout Amounts if "Employee and Family" Coverage is Selected	Family includes employee and:	Percentage of principal sum you receive if your spouse/partner dies	Percentage of principal sum you receive if a child dies
	Spouse/DP Only (no children)	60%	0%
	Spouse/DP & Children	50%	15%
	Children Only (no spouse/DP)	0%	20%

## Optional Insurance - Flexible Spending Accounts

### Flexible Spending Accounts

The City's Flexible Spending Account (FSA) Plans are administered by Navia Benefit Solutions. The FSAs allow you to set aside pre-tax dollars from your paycheck (\$120 annual minimum, \$2,700 annual maximum for Health Care FSA plan or \$5,000 for Day Care FSA plan) to pay for eligible expenses not covered through other benefit programs. When you put money into an FSA, you do not pay federal or Social Security taxes on it. As a result, your taxable income is reduced and your taxes are lower.

You can enroll in the flexible spending accounts either: (1) within 30 days of your hire date through Employee Self-Service, (2) during an Open Enrollment period, or (3) within 30 days of a qualifying change in family status. **To continue participating, you must re-enroll each year during open enrollment.**

There are two types of FSA Plans:

### Health Care FSA Account

**Health Care FSA** – allows you to set aside money (\$2,700 annual maximum per employee) to pay for expenses not covered by your health plans (e.g., deductibles, copays, or expenses for orthodontia that exceed the plan maximum). Health care premiums are not eligible expenses because they are already deducted from your paycheck on a pre-tax basis. You must submit receipts for reimbursement by March 31 of the following year. Find eligible expenses at [www.naviabenefits.com](http://www.naviabenefits.com).

You may carry over up to \$500 of unused health care FSA funds into the following plan year if it results in a minimum account balance of \$120. Amounts above \$500 left in the account at the end of the year cannot be refunded.

### Day Care FSA Account

**Day Care FSA** – allows you to set aside money on a pre-tax basis to pay for eligible day care expenses for your child, disabled spouse, or tax dependent parent (or anyone who qualifies as a dependent on your IRS tax form) while you and your spouse/domestic partner work or seek employment, or if your spouse who does not work becomes a full-time student (\$5,000 annual maximum per household). Unused Day Care FSA funds will not carry over to the following plan year.

If you experience a qualifying life event as described below, contact the Benefits Unit at [Benefits.Unit@seattle.gov](mailto:Benefits.Unit@seattle.gov) within 30 days of the event to see if you're eligible to make a change to your Day Care FSA.

<p><b>Examples of Qualifying Life Events</b> <i>(not all-inclusive)</i></p> <p><i>Contact the Benefits Unit if you have any questions</i></p> <p><b>Set up Your Online Account</b></p> <p><b>Benefits Card</b></p>	<ul style="list-style-type: none"> <li>○ Return to work from a Leave of Absence <i>(Note: returning from Leave is the qualifying event for birth or adoption and marks the 30-day window to elect Dependent Care FSA)</i></li> <li>○ Change in legal marital status, which changes the number of your eligible dependents (marriage, divorce, etc.)</li> <li>○ Birth of a child, adoption of an eligible child or placement for adoption, or death of a dependent</li> <li>○ Change in employment status for you or your spouse/domestic partner which affects your day care needs</li> <li>○ Day care need change. Examples include child reaching maximum age of 13, change in daycare cost and/or coverage, or change of care provider</li> </ul> <p>As you incur eligible expenses, you submit bills and receipts, and receive reimbursement up to the amount you elect to have withheld from your paychecks throughout the year. There are restrictions on the amount you can contribute and the types of expenses that can be reimbursed. Find eligible day care expenses at <a href="http://www.naviabenefits.com">www.naviabenefits.com</a>.</p> <p>Create your online account using your personal email address and the <b>Company Code: CS1</b>, shop the FSA store, submit a claim for reimbursement, manage your Navia Benefits Card, and more at <a href="http://www.naviabenefits.com">www.naviabenefits.com</a>. For claim issues or appeals, please call (206) 425-452-3500 or 1-800-669-3539. Find eligible expenses at <a href="http://www.naviabenefits.com">www.naviabenefits.com</a>.</p> <p>The Navia Benefits Card is a debit card that allows you to access your Health Care FSA funds directly, instead of paying out-of-pocket and waiting for reimbursement. The card will not be sent to you automatically – once you set up your online account, you can request the Benefits Card through your portal. You may complete the <b>Benefits Card/Direct Deposit Request Form</b> <a href="#">here</a> and send the completed form to Navia.</p>
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## Workers' Compensation

If you are injured at work, the City's self-insured Workers' Compensation program will cover you. You are covered as soon as you start work. For more information on this program, contact your department's Human Resources Representative.

# Work Life Programs

## Thrive

Thrive is the City's online and app-based well-being program for employees and spouses/domestic partners. Thrive combines tools, educational content and engaging activities to support physical, emotional, and financial well-being goals.

- Learn how to manage stress or achieve better work/life balance
- Connect with health advocacy services for benefit and clinical questions
- Get involved in your community
- Make healthier choices and take action to improve your health
- Create a budget, manage debt or plan for future retirement.

To start using Thrive, go to [cityofseattle.limeade.com](http://cityofseattle.limeade.com) and register. For access to Thrive on the go, download the Limeade app and enter the City of Seattle code: seattle.

## Employee Assistance Program (EAP)

The EAP provides professional assistance in dealing with issues such as eating disorders, stress, family relationship concerns, work-related problems, financial issues and alcohol and drug problems. Help is available for you and your household members through Resources for Living. Services also include child care referral, elder care information, and financial and legal consultation. No enrollment is necessary.

Employees and household members can receive six visits per issue per year. Employees may use 6 **paid**, non-leave hours per year for EAP visits. (Contact your supervisor to schedule time if you want to use paid time.) To reach Resources for Living, call 1-888-272-7252 or TTY 1-888-879-8274.

## Quit for Life

The City is committed to helping employees become free of tobacco, so the City fully subsidizes the cost of the Quit For Life program. Employees (and their eligible adult family members) pay nothing for the program. Even the cost of nicotine patches/gum is covered. To enroll, call Quit for Life at 1-866-QUIT-4-LIFE (1-866-784-8454).

## Seattle Shares

Seattle Shares is the City of Seattle's employee giving and volunteer program. Employees are encouraged to give via our partner, United Way of King County (UWKC) during our annual campaign. Employees are also encouraged to give directly to the charity of their choice. Employees can go to [charitynavigator.org](http://charitynavigator.org) to research charities and/or make donations via the charity navigator portal. Please see [inweb/seattleshares](http://inweb/seattleshares) for more information.

## Work Life Programs

### Career Quest

Career Quest is a career management program that provides customized career development opportunities for employees to broaden their skills or seek assistance with their long-term career goals. The program offers career coaching and workshops. To be eligible, you must be a regular City employee, have worked at least one year, and be committed to developing new skills and competencies. For more information, please email [CareerQuest@seattle.gov](mailto:CareerQuest@seattle.gov).

### WW (formerly Weight Watchers)

The City of Seattle provides special savings on selected weight-loss solutions. Save 50% on WW programs; additional \$30 reimbursement each year for attending meetings at the recommendation of your physician. Regular City employees and their adult dependents with City medical coverage may enroll.

Enroll at [ww.com/us/cityofseattle](http://ww.com/us/cityofseattle) with Employer ID: 62344, Employer Passcode: WW62344. Include the Employee Number, the last 4 numbers of the participant's Social Security number, and credit card information. The address for all City of Seattle WW members is 700 Fifth Avenue, Seattle WA 98104. For pricing, reimbursement form, and WW workshop schedule: <https://www.seattle.gov/human-resources/benefits/employees-and-covered-family-members/well-being-programs>.

### Alternative Dispute Resolution (ADR)

The ADR program provides dispute resolution training and services for City of Seattle departments and employees, so that they can develop skills and opportunities to prevent, resolve, or manage workplace conflict in a collaborative manner.

ADR staff helps you determine the best conflict resolution process to fit your needs and the dispute at hand. Many employees find that simply talking with the ADR staff gives them the tools and confidence to resolve the dispute themselves.

Others find that mediation is an effective and powerful process for resolving disputes. ADR also offers facilitated conversations and sponsors training in the area of conflict resolution.

This is a voluntary, confidential program. Call 206-615-1692 or e-mail [Vivien.Sharples@seattle.gov](mailto:Vivien.Sharples@seattle.gov) for more information.

## Work Life Programs

### **MyTrips**

The City of Seattle encourages employees to use alternatives to driving alone to work. City of Seattle employees are eligible to receive an ORCA Passport which pays full fare for all land-based transit, King County Water Taxi, and Kitsap Fast Ferry. Employees who use WA State Ferry may instead choose to receive up to \$99 per month towards a walk-on, passenger-only pass. City employees that using transit, vanpool/carpool, and/or bike to work are also eligible for an emergency ride home and may also receive discounted membership in Zipcar.

Visit your employee transit benefit website: [mytrips.seattle.gov](https://mytrips.seattle.gov) to find out more about your program.

### **Transit Pass Subsidy and Tax Savings Program**

The Internal Revenue Code allows up to \$265 per month (less City subsidy) for transit passes to be deducted from paychecks on a pre-tax basis. Employees who purchase a payroll-deducted transit pass are automatically enrolled in the pre-tax plan.

For more information and to apply online, go to [mytrips.seattle.gov](https://mytrips.seattle.gov), your employee commute options program website.



# Leave Policies

## Vacation

You earn vacation based on the number of hours (non-overtime) you are paid each pay period. Vacation hours are accumulated on a maximum of 80 hours per pay period. (See the vacation accrual chart below.) Approximately 2,088 hours of regular pay status equal one year of full-time employment. Your vacation accrual rate is 12 days per year for your first four years of service. The accrual rate gradually increases to 20 days per year after 20 years of service with an additional day per year of service thereafter to a maximum of 30 days.

You can accumulate two times your annual vacation without penalty. The amount of vacation you have earned and not used is shown on your biweekly paycheck. You may also view this information on [Employee Self-Service](#).

Follow your department's protocol for requesting and taking vacation.

Your unused vacation balance will be cashed out when you leave City employment, unless your union has elected to participate in VEBA or you are eligible to defer your vacation leave into Deferred Compensation. Check with your HR representative.

Represented Employees - see your collective bargaining agreements for provisions regarding leave policies.

If any of this information differs from the union bargaining agreement, the bargaining agreement prevails.

Hours of Regular Pay Status	Years of Service	Vacation Accrued per Hour	Days per Year	Hours per Year	Maximum Balance
Less than 08321	0 to 4	.0460	12	96	192
08321 to 18720	5 to 9	.0577	15	120	240
18721 to 29120	10 to 14	.0615	16	128	256
29121 to 39520	15 to 19	.0692	18	144	288
39521 to 41600	20	.0769	20	160	320
41601 to 43680	21	.0807	21	168	336
43681 to 45760	22	.0846	22	176	352
45761 to 47840	23	.0885	23	184	368
47841 to 49920	24	.0923	24	192	384
49921 to 52000	25	.0961	25	200	400
52001 to 54080	26	.1000	26	208	416
54081 to 56160	27	.1038	27	216	432
56161 to 58240	28	.1076	28	224	448
58241 to 60320	29	.1115	29	232	464
60321 and over	30	.1153	30	240	480

# Leave Policies

## Sick Leave

Sick leave is a short-term disability program that pays your wages if you must be absent from work because of your own medical appointments, personal illness, injury or disability which makes you temporarily unable to perform your job or when you are absent because of medical appointments, illness, injury or disability of your spouse or domestic partner, parent, grandparent, sibling, grandchild or dependent child. Sick leave may also be requested for the non-medical care of a newborn or child recently placed for adoption, foster care or legal guardianship, closure of your worksite or your child's school or place of care by a public health official and for reasons related to domestic violence, sexual assault or stalking. You are eligible to use available sick leave hours after 30 days of employment.

All regularly appointed full-time employees accumulate 12 days or 96 hours of sick leave per calendar year, at the rate of .046 hours per hour on regular pay status. If you are absent more than four consecutive work days, you must submit medical documentation to verify your absence. You may also need to provide return to work certification. When you retire through the City of Seattle Retirement System you are eligible to receive a cash equivalent of 25 percent of unused sick leave hours, unless your union has elected to participate in VEBA or you are eligible to defer your sick leave into Deferred Compensation. Check with your HR representative.

## Sick Leave Transfer

The City has a sick leave transfer program. You may request to receive up to 560 hours of donated sick leave for any single qualifying incident from other employees if you meet all the following conditions:

For more information on sick leave transfer, see Personnel Rule 7.7.5 and your department's policies.

- You have exhausted, or will exhaust in the current pay period, your paid leave balances due to a personal illness, injury, impairment, or physical or mental condition which is likely to cause you to go on leave without pay, or to leave City employment.
- You provide a medical certification from your health care provider verifying the nature and expected duration of your condition and the need to be off work.
- You have used your sick leave balance judiciously.
- You are not eligible for benefits under SMC Chapter 4.44 or under the State Industrial Insurance and Medical Aid Acts.

You may also donate 8 or more sick leave hours to an approved recipient employee provided the donation will not cause your sick leave balance to fall below 240 hours.

# Leave Policies

## Holidays

Most City employees are eligible for 10 official paid holidays and two personal paid holidays per year. To qualify for a paid holiday, you must be on regular pay status either the day before or the day after the observed holiday. However, if you returned the day after a holiday, but had been on unpaid leave for more than four days immediately preceding the holiday, you would not be eligible for holiday pay. For more information regarding holiday leave policies, consult Personnel Rule 7.6 at [seattle.gov/human-resources/rules-and-resources/personnel-rules](http://seattle.gov/human-resources/rules-and-resources/personnel-rules) and any applicable union contract.

Below is the 2020 holiday schedule.

<b>New Year's Day</b>	Wednesday, 1/1/2020
<b>Martin Luther King Jr. Day</b>	Monday, 1/20/2020
<b>President's Day</b>	Monday, 2/17/2020
<b>Memorial Day</b>	Monday, 5/25/2020
<b>Independence Day</b>	Friday, 7/3/2020
<b>Labor Day</b>	Monday, 9/7/2020
<b>Veterans' Day</b>	Wednesday, 11/11/2020
<b>Thanksgiving Day</b>	Thursday, 11/26/2020
<b>Day following Thanksgiving</b>	Friday, 11/27/2020
<b>Christmas Day</b>	Friday, 12/25/2020

The 2021 New Year's Day holiday will be Friday, January 1.

You must use your personal (floating) holidays during the calendar year or you will forfeit them.

## Emergency Day

Some union agreements provide for an emergency day. This is a day to take care of an urgent personal situation. Check your collective bargaining agreement for more information.

# Leave Policies

## Floating Holidays

You will be credited with two floating (personal) holidays on January 1 of each year. Individuals with ten or more years of service credit receive four personal floating holidays. You may take them in full-day increments at any time with supervisory approval. Personal holidays cannot be carried over from year to year nor can they be cashed out at the end of the year. Use them or lose them!

Employees who work a 4/10 or 9/80 schedule receive eight hours pay per holiday. They must cover the difference with vacation or compensatory time, take it without pay or work flex hours. For more information, see the [Personnel Rules](https://seattle.gov/human-resources/rules-and-resources/personnel-rules) 7.6 at [seattle.gov/human-resources/rules-and-resources/personnel-rules](https://seattle.gov/human-resources/rules-and-resources/personnel-rules). Represented employees should also see their collective bargaining agreements for provisions covering personal holidays.

## Bereavement Leave

The City provides up to 5 days of bereavement leave, which is not chargeable to sick leave or vacation, to full-time employees to mourn the loss of a close relative. Bereavement leave is prorated for part-time employees.

For purposes of bereavement leave, a close relative is defined as the employee's spouse or domestic partner, and the parent, step parent, adoptive and foster parent, child, sibling, grandparent and grandchild of the employee or the employee's spouse or domestic partner. Also included are the legal guardian, ward or any person over who the employee or spouse/domestic partner has legal custody. Your department head may also approve the use of up to 5 days of sick leave for a full-time employee to mourn the loss of a relative other than a close relative.

You may, with supervisory approval, take vacation or other discretionary leave to mourn the death of a friend, co-worker or other individual who is not a close relative. You may also take vacation or other discretionary time off if you need additional time to settle the deceased's estate and other affairs, or to properly mourn your loss. For more information about bereavement leave, see the Personnel Rules 7.8 at: [seattle.gov/human-resources/rules-and-resources/personnel-rules](https://seattle.gov/human-resources/rules-and-resources/personnel-rules).

# Leave Policies

## Military

Upon presentation of your military orders, you are eligible for up to 21 working days of paid military leave per calendar year. A “working day” for purposes of military leave is usually equivalent to your regular workday. For more information see the [Personnel Rules](https://seattle.gov/human-resources/rules-and-resources/personnel-rules) 7.9 at: [seattle.gov/human-resources/rules-and-resources/personnel-rules](https://seattle.gov/human-resources/rules-and-resources/personnel-rules).

You will be granted job-protected leave to enter the United States armed services. Generally, you may be gone for up to five years. You will be returned to your job as long as you are honorably discharged and report to work within the time period specified by state and federal law.

## Family and Medical

The City provides up to 90 calendar days of unpaid Family and Medical Leave per year. You may receive this in addition to any paid leave for a properly certified Family and Medical Leave qualifying condition; however, Paid Family Care Leave counts towards the family medical Leave entitlement. When you use Family and Medical Leave for the non-medical care of your newborn child or for a child who has been placed with you for foster care, adoption, or legal guardianship you must provide 30 days’ advance notification, when possible. You must also write and sign a memorandum attesting to the date of the child’s birth or placement with you. When you use Family and Medical Leave for your own serious health condition or to care for the serious health condition of an eligible family member, you must provide as much notification as possible. You must also submit your health care provider’s certification of a serious health condition. Additionally, you will need your health care provider’s release to return to work. Employees are eligible to use the leave after six months of employment. For more information, see Personnel Rule 7.1 at: [seattle.gov/human-resources/rules-and-resources/personnel-rules](https://seattle.gov/human-resources/rules-and-resources/personnel-rules).

## Paid Family Care Leave

The City provides up to four weeks per a rolling 12 month period for an employee to care for a FMLA qualifying family member with a serious health condition, whose sick leave balance has been reduced to a maximum of two weeks and vacation to a maximum of one week, and has available FMLA entitlement hours. Employees are not eligible to use the leave until after having completed a consecutive six months of employment in a benefitted position or temporary assignment. Hours are pro-rated for part-time employees. The leave expires after one year or sooner if the qualifying condition ends.

# Leave Policies

## Paid Parental Leave

The City of Seattle's Paid Parental Leave program provides eligible employees up to 12 weeks paid leave to bond with their new child, pro-rated for part time employees. Regular or temporary employees who are benefits-eligible per Seattle Municipal Code Subsection 4.20.055(C) who have worked at least 6 months in the benefit eligible position will receive twelve weeks of leave if they experience the following qualifying event on or after October 2, 2019:

- Birth of a child
- Placement of a child for adoption
- Placement of a child for foster care
- Placement of a child for legal guardianship

The employee must use the leave by the first anniversary of the child's birth or placement. If an employee has two qualifying events in a single 12-month period, they may only use up to 480 hours of their eligible Paid Parental Leave to bond with children in multiple qualifying events.

The employee would not be eligible for additional leave until after the first 12-month period. For more information and the application form, go to the Paid Parental Leave page at:

<https://www.seattle.gov/human-resources/benefits/employees-and-covered-family-members/leave-options#employeefamilyandmedicalleaveoptions>.

## Sabbatical Leave

You may be eligible to request an unpaid sabbatical leave of absence of up to 12 months after completing the equivalent of seven years of continuous full-time regular City employment. A sabbatical leave differs from a personal leave of absence in that returning to your job is guaranteed. (This guarantee is no greater than if you were not on leave.) In addition, you will receive health care benefits at the rate of one month of coverage for every year of completed employment, to a maximum of 12 months. You may also cash out any unused sick leave over 240 hours at 25% of its current value.

For additional information, go to the **Personnel Rules** at [seattle.gov/human-resources/rules-and-resources/personnel-rules](https://seattle.gov/human-resources/rules-and-resources/personnel-rules).

# Washington State Paid Family and Medical Leave

Washington's Paid Family and Medical Leave is an insurance program funded through premiums paid by the City of Seattle and employees. It offers partially paid leave for qualifying medical, family and certain military connected events. The program covers between 12 and 18 weeks of paid leave for a qualifying event, depending on the circumstances. For more information, please visit the Washington State Employment Security Department's website at <https://www.paidleave.wa.gov/>.

You can start applying for Washington State Paid Family and Medical Leave with the Washington State [Employment Security Department](#) (ESD) beginning January 1, 2020. To apply for this State benefit with the Washington State [Employment Security Department](#) (ESD), you can contact ESD directly at 1 (833) 717-2273 or submit your online application at [www.paidleave.wa.gov](http://www.paidleave.wa.gov).

# Employee Rights and Responsibilities

## Your Work Environment

As a City employee, you have several rights and responsibilities.

You have the right to a work environment that is free from discrimination and harassment based on race, gender, age, national origin, color, creed, gender identity, religion, ancestry, or presence of any sensory, mental or physical disabilities. You should report any incident of illegal harassment or discrimination you experience or witness to the proper authority. You will find the procedure for reporting and investigating allegations of workplace harassment at <http://sdhrweb/safety/workplaceviolence.asp>.

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## Employment

Your position (job) may be represented under the terms of a collective bargaining agreement between the City and an authorized union. If so, you are eligible for all the rights and conditions of employment described therein. The provisions of your collective bargaining agreement will supersede any Personnel Rules, policies, or procedures with which they conflict.

You have the right to compete openly for City jobs for which you are qualified. You may use City time and equipment (e.g., computers, and copiers) within reason, to participate in City job application, interview, and testing processes.

**Please note:** We have made every attempt to ensure the accuracy of this information. If there is any discrepancy between this booklet, the insurance contracts, other legal documents or the terms of an authorized collective bargaining agreement, the contracts, legal documents, and applicable collective bargaining agreements will always govern. The City of Seattle intends to continue these plans indefinitely but reserves the right to amend or terminate them at any time in whole or part, for any reason, according to the amendment and termination procedures described in the legal documents. This booklet does not create a contract of employment with the City of Seattle.



# Retirement

## Deferred Compensation Savings Plan

You may participate in the City of Seattle Voluntary Deferred Compensation Plan administered by Nationwide. You may enroll any time throughout the year. The plan allows you to save a portion of your paycheck to supplement your retirement income. Contributions are made through pre-tax or after-tax (Roth) payroll deductions and you are immediately 100% vested in any contributions you make. You may choose among several investment options to diversify your savings.

For more information, reach out to an on-site Deferred Compensation Education Consultant in the Seattle Municipal Tower (Floor 16, Suite 1635) at 206-447-1924. Education Consultants are available Monday through Friday during normal business hours. Or please contact Nationwide at 855-550-1757. Customer Service Representatives are available from 5:00 am to 8:00 pm Pacific Time, Monday through Friday and Saturday 6:00 am to 3:00 pm. You can also access your account 24/7 on the [Plan website](#).

- You may start, stop or change the amount of your deferrals (contributions) at any time at [www.cityofseattledeferredcomp.com](http://www.cityofseattledeferredcomp.com) or by calling 855-550-1757.
- You may contribute as little as \$10 per pay period and as much as 50% of your annual taxable income up to the annual limit published on [www.cityofseattledeferredcomp.com](http://www.cityofseattledeferredcomp.com)
- You do not pay federal income tax on your pre-tax money until it is withdrawn.
- You can apply for a loan, not to exceed the lesser of \$50,000 or half your account balance.
- You are eligible to withdraw your money only when you leave City service, regardless of age.
- Hardship withdrawals are available, subject to IRS rules and approval by the Plan Trust Committee.
- You can contribute a portion of your sick leave balance (if eligible) and all your vacation payout to your account when you retire up to your unused annual deferral limit for the year in which you retire.
- You may consolidate prior retirement plans (457, 403(b), 401(k), 401(a) and IRA) into your Deferred Compensation Plan account too.

Year	Regular Contributions Limit	Additional Contribution Limit for employees age 50 plus
2020	\$19,500	\$6,500

## City Retirement System

If you are hired into a civil service job, you automatically become a member of the Seattle City Employees' Retirement System (SCERS). You contribute a percentage of your salary to the retirement fund through payroll deduction (taken pre-tax). If you are an exempt employee (Civil Service Exempt), membership is optional and you may enroll at any time.

SCERS II is a new Retirement Plan for eligible City of Seattle employees hired January 1, 2017 or later. The new plan helps ensure a healthy retirement fund for City of Seattle retirees for years to come. SCERS II is part of a competitive benefits package that stacks up against national and regional averages.

### Comparison Chart

Both SCERS I and SCERS II essentially work the same way and many provisions between the two plans are the same. This table summarizes the most significant differences between SCERS I and SCERS II.

	SCERS I	SCERS II
<b>Employee Contribution Rate</b>	10.03 percent	7.0 percent
<b>Final Average Salary</b>	Highest 52 pay periods	Highest 130 pay periods
<b>Minimum Retirement Age</b>	Active employees are eligible after reaching:  5 to 9 service years and age 62  10 to 19 service years and age 57  20 to 29 service years and age 52  30 or more service years and any age	<i>Active employees are eligible after reaching:</i>  5 to 9 service years and age 60  10 to 19 service years and age 57  20 or more service years and age 55
<b>Earned Benefit Per Year of Service Multiplier</b>	Maximum 2 percent. Refer to table in SMC 4.36.605.	Maximum 1.75 percent. Refer to table in SMC 4.36.608.
<b>Minimum Benefit Calculation</b>	Contributions plus interest times two.	Benefit is calculated using age and length of service. See table in SMC 4.36.608.

<p><b>Retirement System Death Benefit</b></p>	<p>How does SCERS II impact you?</p> <ul style="list-style-type: none"> <li>Existing members hired and enrolled before January 1, 2017 will continue in SCERS I.</li> <li>New members hired January 1, 2017 or later will be enrolled in SCERS II, unless they have service time eligible for redeposit in SCERS I.</li> <li>After January 1, 2017, exempt or eligible temporary employees whose eligibility date is before January 1, 2017 will be enrolled in SCERS I should they elect to join the Retirement System. They will then have <i>the option to switch to SCERS II within 60 days</i>. Those who make the permanent election to switch will forfeit the right to purchase retirement service credit earned before their election to join SCERS.</li> <li>After January 1, 2017, former SCERS I members who withdrew their contributions, returned to City employment, and are eligible to redeposit will be re-enrolled in SCERS I with <i>the option to switch to SCERS II within 60 days</i>. Those who make the permanent election to switch will forfeit the right to redeposit retirement service credit earned in SCERS I.</li> </ul> <p>If you are a former City employee and are interested in purchasing service credit toward retirement based on your previous employment, you can contact the Retirement Office for details about whether you are eligible.</p> <p>If you have worked for the state or other local governments, you may be eligible to combine your service time to qualify for retirement.</p> <p>For more information call the City of Seattle Retirement Office at 206-386-1292, visit their website at <a href="http://seattle.gov/retirement">seattle.gov/retirement</a> or email the Retirement Office at <a href="mailto:City.Retirement@Seattle.gov">City.Retirement@Seattle.gov</a>.</p> <p>This document is a guide to be used in conjunction with the Seattle Municipal Code, Section 4.36. The rules governing member retirement benefits are contained in the Seattle Municipal Code (SMC). If there are any conflicts between what is written in this document and what is contained in the code, the applicable code will govern.</p> <p>Active employees are automatic members of the Death Benefit Program. Retirees may choose whether to retain this benefit. The benefit is \$2,000 and payable only to the beneficiary. The premium is \$12.00 per year, deducted from the first paycheck of the year. The benefit has no cash value for the retiree.</p>
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# Glossary

<b>Balance billing</b>	The amount over and above your co-insurance amount that you may be required to pay if you use a non-network provider. See the explanation for <b>Paying out-of-network claims</b> that bills more than Aetna's allowable amount on page 53.
<b>Coinsurance</b>	The arrangement by which both the Plan and the employee share a specified ratio of the covered expenses under the policy. For example, the Aetna Open Choice Traditional Plan pays 80% of most covered expenses while the employee pays the remaining 20% of covered expenses once the deductible has been met.
<b>Copay</b>	A fee paid at the time a medical or dental service is provided. A copay may be a percentage of charges, but is usually a flat fee. In general, copayments may not be applied toward the coinsurance or out-of-pocket deductibles.
<b>Deductible</b>	The amount of covered expenses that must be incurred before and Plan benefits are paid. The deductible is set on an annual basis and there are individual and family deductibles.
<b>Eligible Expenses</b>	Expenses as defined in the health plan as being eligible for coverage. This could involve specified health services fees or "reasonable and customary charges."
<b>Formulary</b>	A list of preferred brand-name and generic drugs. Drugs are selected for inclusion based on evaluation criteria developed by each Plan. Formularies are different depending on the Plan, and may change to include new drugs or to drop brand-name drugs as generic equivalents become available.
<b>Generic Drug</b>	A drug which contains the same active ingredients in the same amounts as the brand-name product, although it may differ in color, shape or size from the brand-name product. It is produced after the brand name drug's patent has expired. It is also called a "generic equivalent."
<b>Network Provider</b>	A medical provider, such as a physician, who has a signed contract to participate in a health plan. Also known as a preferred provider.
<b>Non-network Provider</b>	A provider who has not signed a contract with a health plan. Also known as a non-preferred provider.
<b>Out-of-Pocket Cost</b>	The amount not covered by the plan that the plan member pays. This includes such things as coinsurance, deductibles, etc.
<b>Out-of-Pocket Limit (Out-of-Pocket Maximum)</b>	The amount of copays and/or coinsurance an individual will be required to pay within a calendar year before most covered expenses are covered in full.

<b>Pre-existing condition</b>	A physical condition that existed prior to the effective date of a policy. In many health policies, these are not covered until after a stated period of time has elapsed. The City's medical plans cover all pre-existing conditions.
<b>Preferred Provider</b>	A medical provider, such as a physician, who has a signed contract to participate in a health plan. Also known as a network provider
<b>Preventive Care</b>	Care that consists of routine physical examinations and immunizations. The emphasis is on preventing illnesses before they occur.
<b>Recognized Charge</b>	The charge determined by Aetna on a semiannual basis to be in the 70 <sup>th</sup> percentile of the charges made for a service or supply by providers in the geographic area where it is furnished.

# Who to Contact if You Have Questions

If you have questions, contact the following organizations by phone or obtain information through their web sites. The Seattle Department of Human Resources Benefits Unit can be reached at 206-615-1340.

Accolade	866-540-5418	<a href="https://login.myaccolade.com/login">https://login.myaccolade.com/login</a>
Aetna	866-540-5418	<a href="https://www.aetna.com">Aetna.com</a> Custom Doc Find: <a href="https://www.aetna.com/dsepublic/#/cityofseattle">aetna.com/dsepublic/#/cityofseattle</a>
Kaiser Permanente	888-901-4636	<a href="https://www.kp.org/wa">KP.org/wa</a>
VSP	800-877-7195	<a href="https://www.vsp.com">vsp.com</a> Click on "Members"
Delta Dental of Washington (DDWA)	206-522-2300 or 800-554-1907	<a href="https://www.DeltaDentalWa.com">DeltaDentalWa.com</a>
Dental Health Services	206-788-3444 877-495-4455	<a href="https://www.DentalHealthServices.com/cityofseattle">DentalHealthServices.com/cityofseattle</a>
Nationwide Retirement Local Representative	855-550-1757 206-447-1924	<a href="https://www.cityofseattledeferredcomp.com">www.cityofseattledeferredcomp.com</a>
Employee Assistance Program	888-272-7252 TTY: 888-879-8274	<a href="https://www.ResourcesForLiving.com">ResourcesForLiving.com</a> User name: city of seattle Password: city of seattle
Life, AD&D, LTD		<a href="#">Your department's Benefits Representative</a>
Alternative Dispute Resolution	206-615-0089 206-615-1692 TTY: 206-684-7888	<a href="https://sdhrweb/adr/default.asp">sdhrweb/adr/default.asp</a>
Health/Day Care Flexible Spending Accounts	800-669-3539	<a href="https://www.naviabenefits.com">naviabenefits.com</a>
City's Benefits Unit	206-615-1340	<a href="https://seattle.gov/human-resources/benefits">seattle.gov/human-resources/benefits</a>
Employee Self-Service		<a href="https://seattle.gov/ess/">seattle.gov/ess/</a>